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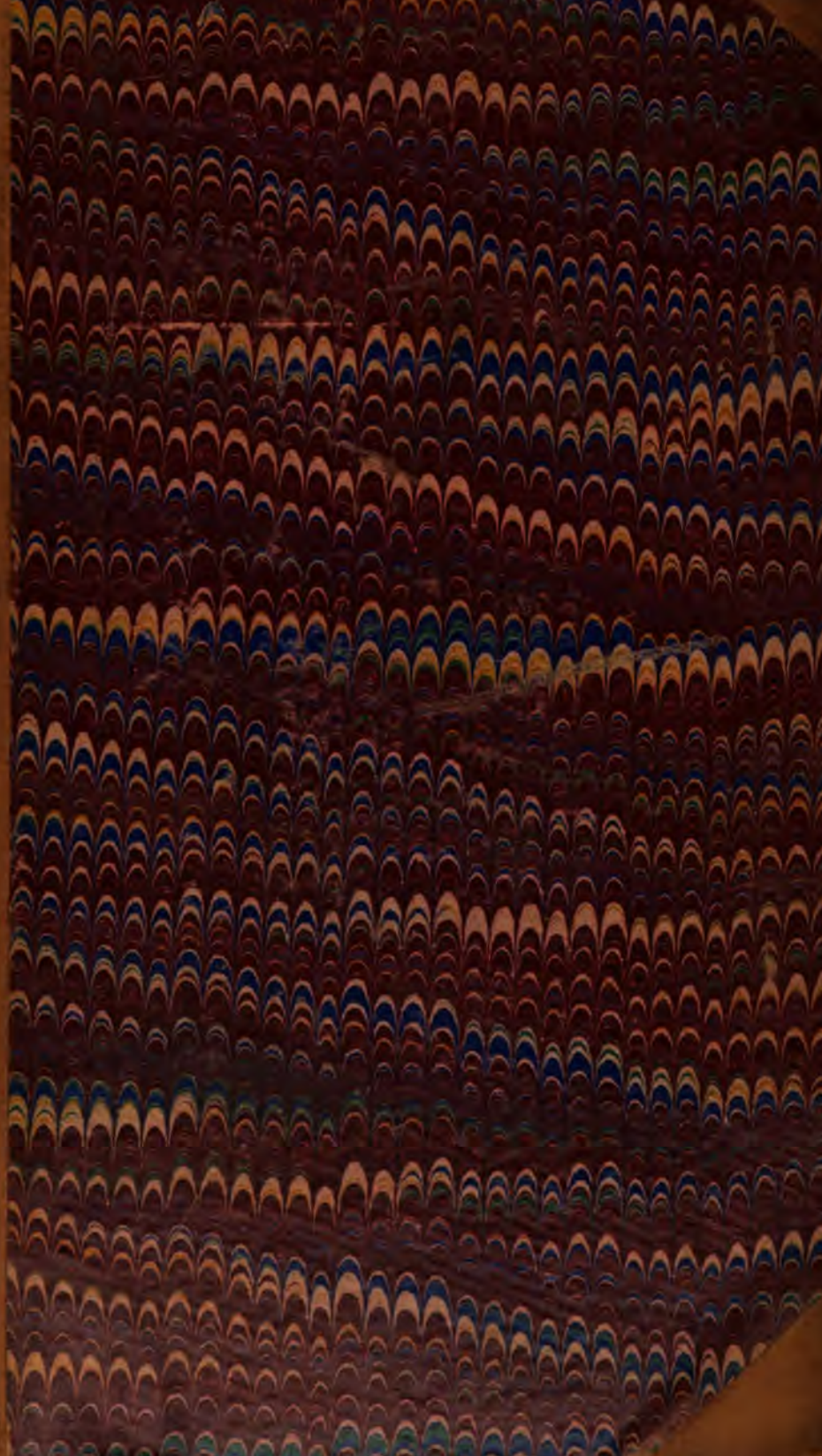
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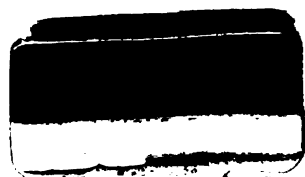
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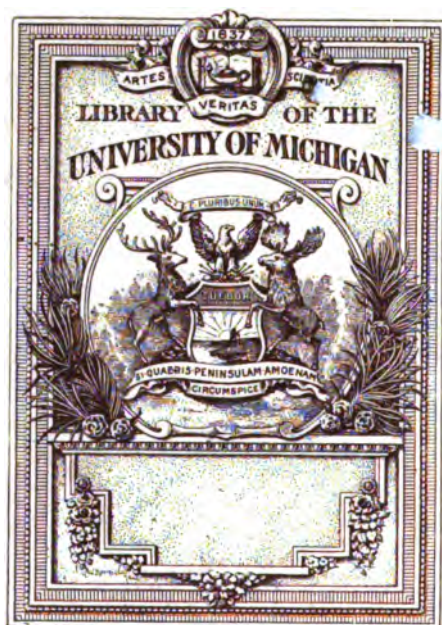


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# LEGISLATIVE DOCUMENTS

SUBMITTED TO THE

## Twenty-seventh General Assembly

OF THE

STATE OF IOWA,

Which Convened at Des Moines, January 10, 1898.

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LESLIE M. SHAW,	- - - - -	Governor
J. C. MILLIMAN,	- Lieutenant-Governor and President of the Senate	
G. L. DOBSON,	- - - - -	Secretary of State
C. G. McCARTHY,	- - - - -	Auditor of State
JOHN HERRIOTT,	- - - - -	Treasurer of State
R. C. BARRETT,	- - - Superintendent of Public Instruction	
MILTON REMLEY,	- - - - -	Attorney-General
H. FUNK	- - - - -	Speaker of the House of Representatives

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VOLUME V.

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DES MOINES:  
F. R. CONAWAY, STATE PRINTER.  
1898.



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Governor's Inaugural Address.  
Auditor of State—Biennial Report.  
Treasurer of State—Biennial Report.  
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Railway Assessment for 1897.

# TWENTY-EIGHTH ANNUAL REPORT

OF THE

Auditor of State of the State of Iowa

ON

# INSURANCE

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1897.

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C. G. McCARTHY,  
Auditor of State.

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Compiled from annual statements, for the year  
ending December 31, 1896.

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DES MOINES:  
F. R. CONAWAY, STATE PRINTER.  
1897.



STATE OF IOWA,  
OFFICE OF AUDITOR OF STATE. }  
DES MOINES, May 1, 1897.

*To the General Assembly of Iowa:*

GENTLEMEN—I herewith submit, for your consideration, the twenty-eighth annual insurance report showing the business transacted in Iowa during the year ending December 31, 1896, by all companies authorized to transact insurance business in this state.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, the mutual benefit associations and the fraternal beneficiary societies doing business in this state; also tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this state during the year 1896, that have filed annual statements in this department for the year 1897.

Respectfully,

C. G. MCCARTHY,  
*Auditor of State.*



# IOWA INSURANCE REPORT, 1897.

## GENERAL REMARKS.

### COMPANIES OTHER THAN LIFE.

One hundred and sixteen fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, seven fidelity insurance companies, one accident insurance company, five companies doing an employer's liability business, three mutual companies organized to do only a hail insurance business and two companies doing a burglary insurance business were authorized to do business in the state during the year 1896.

Of the fire insurance companies there were ten Iowa joint stock companies and nine Iowa mutual companies, seventy joint stock companies and one mutual company of other states, and twenty-six United States branches of foreign companies. There were also 149 mutual fire, hail and tornado associations of this state transacting business herein as authorized under section 1160 of the code of 1873 and amendments thereto.

Since submitting the twenty-seventh annual report on insurance the following companies have been authorized to transact their appropriate business in this state, viz: American Mutual Fire Insurance company, Des Moines, Iowa; Dairy Mutual Insurance company, Lisbon, Iowa; Bankers Mutual Casualty company, Des Moines, Iowa; Buffalo Commercial Insurance company, Buffalo, N. Y., paid up capital \$200,000; German Alliance Insurance company, New York, N. Y., paid up capital \$200,000; National Standard Insurance company, New York, N. Y., paid up capital \$200,000; Norwalk Insurance company, Norwalk, Conn., paid up capital \$200,000; Royal Exchange Assurance corporation—U. S. branch, San Francisco, Cal., capital, none in United States; Spring Garden Fire Insurance company, Philadelphia, Pa., paid up capital \$400,000; Thuringia Insurance company—U. S. branch, Chicago, Ill., capital, none in U. S.; United States Fidelity and Guaranty company, Baltimore, Md., paid up capital \$261,200; and the Victoria Fire Insurance company, New York, N. Y., paid up capital \$200,000.

The following companies have ceased to transact business in this state in the past year: The American Fire Insurance company of New York and the Farmers Co-operative Hail and Cyclone association, Montevideo, Minn. Neither of the two just above named companies have applied for a renewal of their certificates of authority for the current year.



For a full and complete statement of the business transacted by the various fire, fidelity and casualty insurance companies doing business in this state during the year 1896, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables 1 to 5 inclusive, herewith submitted.

There has been a net increase of nine fire insurance companies and eight fire insurance associations over the number transacting business in this state during the previous year. The annual statements of the various fire insurance companies transacting business in this state during the year 1896 show that they are in a better financial condition than at the close of the year 1895.

I would respectfully refer the members of the next legislature to the following extract from my insurance report issued in 1895, relating to the enactment of a law providing for a standard form of fire insurance policy: "Many of the states have such a law, and in every one of them the use of the standard form of policy has proved advantageous both to the insured and the insurers. The adoption of such a form of policy will, in my opinion, tend to reduce litigation as the same or similar form having been in use in other states the courts of those states will have passed upon any of the provisions at all uncertain as to meaning. These constructions of the policy provisions will, in the main, be followed by the courts of other states. The person who carries but one policy on his property will have every confidence that his contract is an equitable one as between him and the company, and the person or corporation who carries many policies will be relieved of vexatious uncertainties as to the conditions of the various policies held. There are many other advantages which would accrue from the adoption of a standard form of fire insurance policy, but they will be thought of by the members of the legislature without any suggestions from me."

#### LIFE AND ACCIDENT COMPANIES.

During the year 1896, there were thirty-eight life insurance companies authorized to transact their appropriate business in this state.

Of this number, three, the Travelers' Life Insurance company, the Aetna Life Insurance company, and the Pacific Mutual Life Insurance company, do also an accident business, one, the Standard Life and Accident Insurance company, does exclusively an accident business, and three, the Metropolitan Life Insurance company, the Prudential Insurance Company of America, and the United States Industrial Life Insurance company, do industrial life insurance.

Of the life insurance companies authorized during the past year, six were Iowa companies, three joint stock, and three mutual companies.

I call your attention to life insurance tables 1 to 3 inclusive, which show the business done, risks written and terminated during the year and the financial standing of the several companies authorized to do a life business during the year 1896, and that have filed annual statements for a renewal of their certificates of authority for the current year of 1897.

The Nederland Life Insurance company—United States branch, New York, N. Y., has not applied for a certificate of authority for the current year. It has ceased to write new business in the United States, but proposes to carry its outstanding contracts to completion.

## ASSESSMENT INSURANCE.

Fifty-seven mutual benefit associations complied with the assessment insurance law of this state in 1896 and were authorized to transact their appropriate business. Of this number twenty-two were Iowa life assessment associations and seven Iowa accident associations.

For a detailed statement of the financial condition and the business of the various assessment associations authorized to do business in Iowa you are respectfully referred to the statements published herein.

At the time of issuing this report the following associations not authorized in 1896 have complied with chapter 65, laws of 1886, under which law mutual benefit associations operate:

Chicago Guaranty Fund Life society, Chicago, Ill.

Connecticut Indemnity association, Waterbury, Conn.

Globe Accident association, Marshalltown, Iowa.

Masons Fraternal Accident Association of America, Westfield, Mass.

Masonic Aid association, Yankton, S. D.

Silver Seal Accident association, Des Moines, Iowa.

United States Masonic Life association, Davenport, Iowa.

Volunteer Firemen of America Accident association, Cedar Rapids, Iowa.

The total number of mutual benefit associations doing life or accident insurance, that have been authorized to transact their appropriate business in this state up to the date of this report is fifty-nine. The Northwestern Masonic Aid association, of Chicago, Ill., has during the past year changed its name and is now known as the Northwestern Life Assurance company. Six associations doing life or accident business upon the assessment plan in this state in 1896, have not had their certificates renewed for the current year. Of these, three are Minnesota associations. The certificates for these associations have been withheld, under the retaliatory laws of this state, because of official notification given to me, as of March 15, 1897, by the insurance commissioner of Minnesota, to the effect that in the future Iowa assessment corporations doing insurance business upon the assessment plan would be refused admission to the state of Minnesota. Under the retaliatory laws of this state this necessitated the refusal to renew the certificates of authority of the following associations from Minnesota:

Minnesota Scandinavian Relief association, Red Wing.

Northwestern Life association, Minneapolis.

The American Masonic Accident association, Minneapolis.

The Iowa Masons' Benevolent society, of Oskaloosa, Iowa, has consolidated with the Equitable Mutual Life association, of Waterloo, Iowa, and its contracts are, under the articles of consolidation, to be carried out by the last named association.

The National Reserve Life association, of Des Moines, Iowa, was, upon examination, found to be in a financial and physical condition that would not warrant its further continuance in business. I communicated the result of the examination made of the association to the attorney-general, with the recommendation that action be begun in the district court for the purpose of the appointment of a receiver and the winding up of its affairs. This was done and a receiver appointed, who has closed up the affairs of the association under the direction of the court and has been discharged.

In my last annual report I made reference to not having granted a certificate of authority to the Guaranty Fund Life association and the United States Masonic Life association, both at that time of Council Bluffs, Iowa. Since my last report the United States Masonic Life association has moved its headquarters to Davenport, Iowa, filed a statement of its condition and affairs, which will be found in the appropriate place in this report, and there has been issued to it a certificate of authority to transact its appropriate business in this state for the current year. The Guaranty Fund Life association moved its headquarters to Clinton, Iowa. The officers of the company maintain their headquarters and the business office of the association at Minneapolis, Minn. In the belief that the officers were not giving the proper attention and care to the management of the affairs of the association, and that its financial condition was not such as to warrant its further continuance in business, I made an examination of the association, which examination closed February 27, 1897. The conditions in which the affairs of the association were found were such that I believed it to be my duty to report the results of the examination to the attorney-general for the purpose of having the officers removed and a receiver appointed to close up its affairs. On February 27, 1897, the hearing was had and Mr. H. W. Seaman, of Clinton, Iowa, was appointed receiver of the association. He is at this time arranging a schedule of the assets and liabilities of the association, and under the direction of the court will close up its affairs.

At the date of this report thirty fraternal beneficiary societies, or orders, have complied with the law governing fraternal beneficiary societies, which law was passed by the Twenty-sixth General Assembly. The detailed statements of the various orders that have complied with the law will be found in the last pages of this report.

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# PART I.

## CONTAINING

**Annual statements of Iowa Fire and Marine Insurance Companies made to,  
and filed with the Auditor of State, 1897.**

**Statistical tables, exhibiting the condition and business of all insurance  
companies, other than Life, transacting business in Iowa in 1896, and  
filing annual statements in 1897.**

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

### ANCHOR MUTUAL FIRE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, B. F. HEINLY.

Vice-President, F. W. CRAIG.

Secretary, GEORGE J. DELMEGE.

[Organized or incorporated, July 1, 1889. Commenced business July 18, 1889.]

Principal office, Des Moines.

#### CAPITAL.

- \* Whole amount of joint stock or guaranteed capital authorized....Mutual.
- Whole amount of capital actually paid up in cash.....Mutual.

#### ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....None.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due....None.

Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$.... is in process of foreclosure).....None.

Interest due on all said mortgage loans, \$ ....; interest accrued thereon, ... ; total.....None.

Value of lands mortgaged, exclusive of buildings and perishable improvements.....None.

Value of buildings mortgaged (insured for \$.... as collateral).....None.

Total value of said mortgaged premises.....	None.
Cash in the company's principal office.....	\$ 491.78
Cash belonging to the company deposited in bank:	
Valley National bank, \$6,236.58; Iowa State Savings bank, Creston, Iowa, \$1,331.01; total.....	8,052.37
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	None.
Premium notes not matured, taken for fire, lightning, wind storm and tornado risks, less assessments paid thereon.....	274,857.04
Bills receivable.....	195.60
All other property belonging to the company, viz: Due from agents and others on account.....	3,513.56
<b>The gross amount of all the assets of the company.....</b>	<b>\$ 286,625.57</b>



## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,811.85
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	None.
Losses resisted, including interest, costs and other expenses thereon.....	5,200.00
Total gross amount of claims for losses.....	\$ 6,511.85
Deduct reinsurance thereon, Des Moines Insurance company, Des Moines, Iowa, \$500 00; Capital Insurance company, Des Moines, Iowa, \$500 00; total.....	1,000.00
Net amount of unpaid losses.....	\$ 5,511.85
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, ....; unearned premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for .....	None.
Guarantee fund, actually paid up in cash.....	27,087.50
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Due agents and others on account, \$....; commissions and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$....; return premiums, \$....; total.....	2,180.34
Total amount of all liabilities, except capital stock, and net surplus.	\$ 34,779.09
Joint stock capital actually paid up in cash.....	None.
Surplus beyond capital and all other liabilities .....	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the term of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	None.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 74,510.77
Deduct only reinsurance, rebate, abatement and return premiums.....	1,167.11
Net cash actually received for premiums .....	\$ 73,343.66
Received for interest on bonds and mortgages.....	None.

# IOWA INSURANCE REPORT.

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Income received from all other sources, viz: Interest cash refunded to company on sundry accounts, etc.....	\$ 281.71
Aggregate amount of income actually received during the year in cash.....	\$ 73,585.37

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,282.07 losses occurring in previous years).....	\$ 25,759.00
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$394.67; and all amounts actually received for reinsurance in other companies, \$....; total deductions.....	\$394.67.
Net amount paid during the year for losses.....	\$ 25,364.33
Interest paid on cash advanced on guarantee fund notes.....	2,581.45
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total.....	None.
Paid for commissions or brokerage.....	18,764.86
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	13,826.12
Paid for state and local taxes in this and other states.....	None.
All other payments and expenditures, viz: Rents, postage, printing, advertising, supplies, express, exchange, traveling expenses, etc.....	9,290.27
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash...	\$ 69,817.03

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$5,986,481.03	\$ 337,534.88
Written or renewed during the year.....	2,597,514.66	148,655.79
Total.....	\$8,583,995.69	\$ 486,190.67
Deduct those expired and marked off as terminated.....	1,183,094.66	48,651.50
In force at the end of the year.....	\$7,350,901.02	\$ 337,539.17
Deduct amount reinsured.....	61,100.00	956.21
Net amount in force....	\$7,289,801.02	\$ 436,572.96

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 611,989.18
Losses paid from organization to date.....	80,191.79
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year....	23,407.83
Total amount of the company's stock owned by the directors at par value.....	None.
Marine losses incurred during the year....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$2,597,514.66
Premiums received (gross).....	148,655.79
Losses paid.....	25,759.00
Losses incurred.....	23,407.83

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

**ATLAS MUTUAL INSURANCE COMPANY, FORMERLY IOWA  
BUSINESS MEN'S MUTUAL FIRE ASSOCIATION,  
OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, J. K. MOLLER.*

*Vice-President, B. C. BOWMAN.*

*Secretary, WM. WILKINSON.*

[Organized or incorporated June 22, 1892. Commenced business August, 1892.]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of incumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total .....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	None.
Value of the buildings mortgaged, (insured for \$..... as collateral) .....	None.
Total value of said mortgaged premises .....	None.
Cash in the company's principal office.....	\$ 201.80
Cash belonging to company deposited in Des Moines National bank.....	16,787.78
Interest due and accrued on stock and bonds not included in "market value" .....	None.
Advanced to agents.....	838.43
Gross premiums (as written in the policies) in course of collection, not more than three months due .....	1,259.52
Bills receivable, 30 and 60 days, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon .....	1,244.72
Bills receivable, premium notes, not more than six months past due (including \$..... interest accrued thereon).....	43,134.22
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for reinsurance, on losses already paid, Des Moines, \$4.78; Fidelity, \$3.78; State, \$3.00; Iowa, \$1.00; total .....	10.56
The gross amount of all the assets of the company .....	\$ 67,987.02

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....

None.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	None.	
Losses resisted, including interest, costs and other expenses thereon, carried over from 1895.....	\$ 763.89	
Total gross amount of claims for losses .....	None.	
Deduct reinsurance thereon.....	None.	
Net amount of unpaid losses.....	\$ 763.89	
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.. ..; unearned premiums (.....per cent) .....	None.	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums.....	None.	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.....per cent).....	None.	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.	
Total unearned premiums as computed above.....	None.	
Amount reclaimable by the insured on perpetual fire insurance policies, being ..... per cent of the premiums on deposit received.....	None.	
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.	
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.	
Interest due and declared remaining unpaid or uncalled for .....	None.	
Cash dividends to stockholders remaining unpaid .....	None.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	251.77	
Due other companies for reinsurance, \$163.66; agents, \$163.82; total .....	327.48	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, \$....; commission, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	None.	
Return premiums.....	None.	
Total amount of all liabilities, except capital stock, and net surplus.	\$ 1,343.14	
Joint stock capital actually paid up in cash .....	None.	
Surplus beyond capital and all other liabilities .....	None.	
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.. ..	None.	
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	None.	

## INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including \$..... premiums of other years).....	\$ 55,295.18	
Deduct only reinsurance, rebate, abatement and return premiums.....	9,211.67	
Net cash actually received for premiums.....	\$ 46,083.51	
Bills and notes received during the year for premiums, remaining unpaid .....	1,690.74	
Received for interest on bonds and mortgages.....	None.	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	106.83	
Income received from all other sources, viz: Rents, reinsurance commission, \$1,987.23; adjusting expense, \$25.60; total.....	2,012.82	

Deposit premium (less ... per cent) received for perpetual fire risks .....	None.
Received for calls on capital, \$....; for increased capital, \$....; total.	None.
Aggregate amount of income actually received during the year in cash .....	\$ 48,208.16

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$46.85 losses occurring in previous years).....	\$ 9,291.86
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$5.00; and all amounts actually received for reinsurance in other companies, \$234.77; total deductions .....	230.77
Net amount paid during the year for losses .....	\$ 9,062.09
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$.....) .....	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$.....; total .....	None.
Paid for commissions or brokerage .....	191.68
Paid for salaries, fees, and all other charges of officers, clerks, agents, salaries, and all other employes .....	11,466.11
Paid for state and local taxes in this and other states .....	8.00
All other payments and expenditures, viz: Miscellaneous expense, reinsurance, rent, postage, printing, furniture and fixtures, and traveling expenses .....	16,444.99
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditure during the year, in cash....	\$ 37,162.81

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$2,458,576.00	\$ 89,215.99
Written or renewed during the year .....	3,598,650.00	58,391.34
Total .....	\$6,047,226.00	\$ 97,607.33
Deduct those expired and marked off as terminated .....	3,029,341.00	49,274.11
In force at the end of the year .....	\$3,017,885.00	\$ 48,333.22
Deduct amount reinsured .....	253,841.66	6,428.57
Net amount in force .....	\$2,664,043.34	\$ 41,904.65

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 153,202.55
Losses paid from organization to date .....	36,391.74
Total amount of cash dividends declared since the company commenced business .....	None.
Fire losses incurred during the year .....	9,245.51
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year .....	None.
Total amount loaned to officers and directors .....	None.
Loaned to stockholders, not officers .....	None.
Dividends declared payable in stock from organization .....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders .....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .....	None.
Largest amount insured in any one risk .....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	Fire risks. \$3,588,650.00
Premiums received (gross).....	58,391.84
Losses paid, including \$46.35 loss of previous year.....	9,291.86
Losses incurred .....	9,245.51

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

## CAPITAL INSURANCE COMPANY OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. T. BERRY.

Vice-President, JOHN B. HENDERSON.

Acting Secretary, CHAS. E. CAMPBELL.

[Organized or incorporated January 7, 1884. Commenced business January 24, 1884.]

Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000 00
Whole amount of capital actually paid up in cash .....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 29,694.33
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	4,982.85
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	1,190.80
Interest due on all said mortgage loans, \$199 10; interest accrued thereon, \$201.33; total .....	400.33
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 12,750.00
Value of the buildings mortgaged (insured for \$3,500 as collateral) .....	10,500.00

Total value of said mortgaged premises..... \$ 24,250 00

Account of bonds of the United States, and of this state and other states, and also of bonds of incorporated cities in this state, and all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
One hundred sixty-eight shares Iowa Fire Insurance company stock .....	\$ 16,800.00	\$ 4,300.00
Eight shares Iowa State Business Men's Building and Loan association.....	800.00	264.40
One share Producers' Building association.....	50.00	50.00
Total par and market value.....		\$ 4,514.40
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned thereon.....		None.
Cash in company's principal office.....		614.51



Cash belonging to the company deposited in bank: Valley National bank, \$3,436 51; Bankers Iowa State bank, \$7,303 03; total .....	\$ 10,639.54
Interest due and accrued on stocks and bonds not included in "market value" .....	None.
Interest due and accrued on collateral loans .....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due .....	5,245 86
Gross premiums (as written in the policies) in course of collection, more than three months due .....	4,075.08
Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,096.82 interest accrued thereon) .....	28,607.11
Bills receivable, not more than six months past due (including \$672.83 interest accrued thereon) .....	10,119 63
Bills receivable, more than six months past due (including \$10,572.05 interest accrued thereon) ....	34,428.77
All other property belonging to the company, viz : Rents due and accrued, \$846; due from other companies for reinsurance on losses already paid, none; maps, \$1,829.11; office furniture and fixtures, \$1,565; office supplies, \$3,837.52; total .....	10,077.63
The gross amount of all the assets of the company .....	\$ 144,570.27
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities .....	17,838.82
Aggregate amount of all the assets of the company, stated at their actual value .....	\$ 126,731.45

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 793 83
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	2,283.58
Losses resisted, including interest, costs and other expenses thereon .....	2,000 00
Total gross amount of claims for losses .....	\$ 5,078 91
Deduct reinsurance thereon .....	None.
Net amount of unpaid losses .....	\$ 5,078.91
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$53,410.39; unearned premiums (40 per cent) .....	\$ 21,364.15
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$94,838.07; unearned premiums (40 per cent) .....	37,933.22
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.... per cent) .....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above .....	\$ 59,297.37
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received .....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed .....	None.
Interest due and declared remaining unpaid or uncalled for .....	None.
Cash dividends to stockholders remaining unpaid .....	None.

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	\$ 608.83
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....	None.
Total amount of all liabilities, except capital stock, and net surplus.	\$ 64,988 61
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities .....	36,748.84
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 126,731.45

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 77,848.55
Deduct only reinsurance, rebate, abatement and return premiums.....	13,176 00
Net cash actually received for premiums .....	\$ 64,672.55
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	1,038 11
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,407.10
Income received from all other sources, viz: Rents, \$1,242 50; ret. com , \$234.01; total .....	2,166.51
Deposit premium (less 5 per cent) received for perpetual fire risks ...	None.
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 69,284 27

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,839 00 losses occurring in previous years).....	\$ 32,112.49
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for reinsurance in other companies, \$4,620.42; total deductions .....	4,020.42
Net amount paid during the year for losses.....	\$ 28,092.07
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, none).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	16,449.88
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	12,497.94
Paid for state and local taxes in this and other states.....	223 54
All other payments and expenditures, viz: Traveling expenses, adjusting expenses, advertising, legal expenses, exchange, office expenses, postage, and all other expenses; total.....	6,154.55
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year, in cash...	\$ 63,416.98

## IOWA INSURANCE REPORT.

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,897,379.00	\$ 155,605 58
Written or renewed during the year.....	3,896,068.00	84,081.67
<b>Total</b> .....	<b>\$10,793,447.00</b>	<b>\$ 239,687.25</b>
Deduct those expired and marked off as terminated.....	3,756,674.00	80,206.50
<b>In force at the end of the year</b> .....	<b>\$ 6,536,773.00</b>	<b>\$ 155,480 75</b>
Deduct amount reinsured.....	580,886.00	11,187.29
<b>Net amount in force</b> .....	<b>\$ 5,955,907.00</b>	<b>\$ 144,293 46</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 1,058,848 98
Losses paid from organization to date.....	465,067 49
Total amount of cash dividends declared since the company commenced business.....	13,950 00
Fire losses incurred during the year.....	33,850 40
Total amount of the company's stock owned by the directors at par value	67,380.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization. ....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	1,500.00
Are dividends declared on premiums received for risks not terminated?...	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$ 3,896,068.00
Premiums received (gross).....	84,081.67
Losses paid.....	32,112 49
Losses incurred. ....	33,850.40

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

**COMMERCIAL MUTUAL INSURANCE COMPANY, OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

*President, F. T. CAMPBELL,*

*Secretary, S. G. LEE.*

*Vice-President, R. J. McKEN.*

[Organized or incorporated February 2, 1894. Commenced business March 1, 1894 ]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.... Mutual.  
Whole amount of capital actually paid up in cash..... Mutual.

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ ..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$....; total .....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$....as collateral).....	None.
Total value of said mortgaged premises.....	None.
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in the company's principal office.....	\$ 180.55
Cash belonging to the company deposited in the Citizens National bank....	1,089.67
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due, less commission 20 per cent.....	1,854.60
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$.... interest accrued thereon).....	None.
Bills receivable, not more than six months past due (including \$ ..... interest accrued thereon).....	None.
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for reinsurance on losses already paid: premium notes, \$41,655.27; less deductions \$4,469.17; total.....	37,186.10
The gross amount of all the assets of the company .....	\$ 40,210.92

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon .....	None.
Total gross amount of claims for losses.....	None.
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	None.
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent) .....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed	None.
Interest due and declared remaining unpaid or uncalled for	None.
Cash dividends to stockholders remaining unpaid	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	None.
Due and to become due for borrowed money	\$ 5,650.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; guaranty fund upon which there has been paid in cash	1,750.00
Total amount of all liabilities, except capital stock and net surplus	\$ 7,400.00
Joint stock capital actually paid up in cash	None.
Surplus beyond capital and all other liabilities	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus	None.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years)	\$ 19,425.39
Deduct only reinsurance, rebate, abatement and return premiums	2,934.62
Net cash actually received for premiums	\$ 16,490.77
Bills and notes received during the year for premiums, remaining unpaid	None.
Received for interest on bonds and mortgages	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	None.
Income received from all other sources, viz: Rents, reinsurance premiums recovered, \$25.32; bills payable, \$1,050; total	1,075.32
Deposit premium (less...per cent) received for perpetual fire risks	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total	None.
Aggregate amount of income actually received during the year in cash	\$ 17,566.09

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,500 losses occurring in previous years)	\$ 10,821.59
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for reinsurance in other companies, \$356.23; total deductions	856.23
Net amount paid during the year for losses	\$ 9,965.36
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year	None.)
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders none; total	None.
Paid for commissions or brokerage	\$ 2,968.66
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees	3,431.91
Paid for state and local taxes in this and other states	None.

All other payments and expenditures, viz.: General expenses, \$1,188.87; advertising and printing, \$378.80; traveling expenses, \$1,579.41; total.... \$ 3,006.88  
 Amount of deposit premiums returned during the year on perpetual fire risks.....None.

Aggregate amount of actual expenditures during the year in cash... \$ 19,460.31

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 963,950	\$ 44,177.68
Written or renewed during the year.....	541,775	29,639.97
Total .....	\$ 1,505,725	\$ 64,837.65
Deduct those expired and marked off as terminated.....	879,888	4,429.09
In force at the end of the year .....	\$ 1,125,837	\$ 60,408.56
Deduct amount reinsured.....	124,975	1,923.58
Net amount in force.....	\$ 991,862	\$ 58,484.98

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$ 86,591 01  
 Losses paid from organization to date..... 17,522.24  
 Total amount of cash dividends declared since the company commenced business ..... None.  
 Fire losses incurred during the year..... 9,321.59  
 Total amount of the company's stock owned by the directors at par value ..... None.  
 Marine losses incurred during the year..... None.  
 Total amount loaned to officers and directors ..... None.  
 Loaned to stockholders, not officers..... None.  
 Dividends declared payable in stock from organization ..... None.  
 Amount deposited in different states and countries for the security of all the company's policy-holders..... None.  
 Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .... None.  
 Largest amount insured in any one risk, unless excess is reinsured..... 2,500 00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$ 541,775.00
Premiums received (gross) .....	29,659.97
Losses paid .....	10,821.59
Losses incurred .....	9,321.59

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

## DAIRY MUTUAL INSURANCE COMPANY, OF LISBON,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. M. DANIELS.

Secretary, W. S. FURNAS.

[Organized or incorporated, August 29, 1896. Commenced business August 29, 1896.]  
 Principal office, Lisbon, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....Mutual.  
 Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$.... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$ ....; interest accrued thereon, \$....; total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	None.
Value of the buildings mortgaged (insured for \$.... as collateral).....	None.
Total value of said mortgaged premises.....	None.
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in the company's principal office.....	\$ 82.91
Cash belonging to the company deposited in bank:	
Stuckslager & Auracher bank, Lisbon, \$4,106.00; Exchange bank, Walker, \$519.74; total.....	4,625.74
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	8,889.68
Bills receivable, not matured, taken for fire, marine and inland risks (including \$.... interest accrued thereon).....	None.
Bills receivable, not more than six months past due (including \$.... interest accrued thereon).....	None.
All other property belonging to the company, viz:	
Rents due and accrued.....	None.
Premium notes representing five annual premiums .....	923.59
Premium notes representing two annual premiums.....	23,339.63
Premium notes representing one annual premium.....	8,357.98
Office fixtures.....	350.00
The gross amount of all the assets of the company.....	\$ 41,574.51
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	350.00
Aggregate amount of all the assets of the company stated at their actual value.....	\$ 41,224.51

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 783.48
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	\$ 783.48
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 783.48
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent).....	None.

Gross premiums (cash and bills), received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being.... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement. ....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed .....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessment, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$....; return premiums, \$....; Total, .....	None.
Total amount of all liabilities, except capital stock, and net surplus..	\$ 788.48
Joint-stock capital actually paid up in cash.....	None.
Surplus beyond capital and all other liabilities .....	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 788.48

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$ ... premiums of previous years).....	\$ 17,423.23
Deduct only reinsurance, rebate, abatement and return premiums.....	182.69
Net cash actually received for premiums.....	\$ 17,240.54
Bills and notes received during the year for premiums, remaining unpaid .....	None.
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans and from all sources.....	None.
Income received from all other sources, viz: Rents, \$....; total .....	None.
Deposit premium (less .... per cent) received for perpetual fire risks .....	None.
Received for calls on capital, \$....; for increased capital, \$ ....; total.....	None.
Aggregate amount of income actually received during the year in cash	\$ 17,240.54

## EXPENDITURES DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses (including \$.... losses occurring in previous years).....	\$ 10,046.76	None.
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$....; total deductions.....	None,	None.
Net amount paid during the year for losses....	\$ 10,046.76	



Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$....)	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total	None.
Paid for commissions or brokerage, reinsurance	\$ 110.80
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees	1,307.74
Paid for state and local taxes in this and other states	None.
All other payments and expenditures, viz: Rents, printing, postage, books, road expenses for adjuster, office fixtures and miscellaneous expenses; total	1,277.39
Amount of deposit premium returned during the year on perpetual fire risks	None.
Returned premiums	72.09
Aggregate amount of actual expenditures during the year, in cash..	\$ 12,714.53

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	None.	
Written or renewed during the year	\$ 1,429,598	\$ 44,770.36
Total	\$ 1,429,598	\$ 44,770.36
Deduct those expired and marked off as terminated	77,180	2,495.55
In force at the end of the year	\$ 1,352,418	\$ 42,274.81
Deduct amount reinsured	16,060	417.68
Net amount in force	\$ 1,336,358	\$ 41,857.13

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 44,770.36
Losses paid from organization to date	10,046.76
Total amount of cash dividends declared since the company commenced business	None.
Fire losses incurred during the year	10,830.24
Total amount of the company's stock owned by the directors at par value	None.
Marine losses incurred during the year	None.
Total amount loaned to officers and directors	None.
Loaned to stockholders, not officers	None.
Dividends declared payable in stock from organization	None.
Amount deposited in different states and countries for the security of all the company's policy-holders	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries	None.
Largest amount insured in any one risk, \$3,000; but \$1,000 of it is reinsured.	

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Aggregate
Fire, marine and inland risks written	\$ 611,265.00	None.	\$ 611,265.00
Premiums received (gross)	27,336.84	None.	27,336.84
Losses paid	10,046.76	None.	10,046.76
Losses incurred	10,830.24	None.	10,830.24

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

## DES MOINES INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Secretary, J. S. OLARK.

Vice-President, J. R. BATMA.

[Organized or incorporated October, 1881. Commenced business October, 1881.]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized .....	\$ 100,000.00
Whole amount of capital actually paid up in cash .....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$400, the amount of encumbrance thereon) .....	\$ 35,343.70
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due .....	23,005.80
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$..... is in process of foreclosure) .....	2,446.80
Interest due on all said mortgage loans, \$755.80; interest accrued thereon, \$204.12; total .....	1,200.43
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	None.
Value of the buildings mortgaged (insured for \$.... as collateral) ....	None.

Total value of said mortgaged premises .....

None.  
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total market value.
Des Moines paving certificates .....	\$ 2,145.70
Des Moines Producers' association .....	100.00
Coöperative Bank of Iowa .....	244.50
Total market value .....	\$ 2,490.20

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each .....	None.
Cash in the company's principal office .....	9,332.57
Cash belonging to the company deposited in the Citizens National bank .....	19,045.23
Interest due and accrued on stocks and bonds not included in "market value," Des Moines paving certificates .....	118.00
Interest due and accrued on collateral loans, office furniture and fixtures and maps .....	6,212.36
Gross premiums (as written in the policies) in course of collection, not more than three months due .....	12,229.45

Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$5,582.18 interest accrued thereon).....	\$ 145,396.73
Bills receivable, not more than six months past due (including \$1,385.69 interest accrued thereon).....	17,356.98
All other property belonging to the company, viz: Rents due and accrued, \$178.20; due from other companies for reinsurance, \$.....; total.....	178.20
Bills receivable over six months past due, including judgment, costs on judgments and interest, less 50 per cent discount; total.....	93,599.68
The gross amount of all the assets of the company .....	\$ 376,807.07
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	6,212.26
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 370,593.71

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 208.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	361.00
Losses resisted, including interest, costs and other expenses thereon.....	600.00
Total gross amount of claims for losses .....	\$ 1,259.50
Deduct reinsurance thereon .....	None.
Net amount of unpaid losses.....	\$ 1,259.50
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$152,741.15; unearned premiums (40 per cent).....	\$ 61,096.46
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$592,471.74; unearned premiums .....	236,968.69
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above.....	\$ 298,065.15
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed .....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses .....	2,380.55
Due and to become due for borrowed money .....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Reinsurance.....	10,447.42
Total amount of all liabilities, except capital stock and net surplus..	\$ 312,173.68
Joint capital stock actually paid up in cash .....	25,000.00
Surplus beyond capital and all other liabilities .....	32,421.09
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 370,593.71

# IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$107,572.46 premiums of previous years).....	\$ 207,784.30
Deduct only reinsurance, rebate, abatement and return premiums.....	12,226.43
Net cash actually received for premiums .....	\$ 195,557.87
Bills and notes received during the year for premiums, remaining unpaid .....	\$ 92,202.64
Received for interest on bonds and mortgages .....	2,902.18
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	4,101.76
Income received from all other sources, viz.: Rents .....	884.00
Deposit premium (less .. per cent) received for perpetual fire risks..None.	
Received for calls on capital, \$.....; for increased capital, \$.....; total..None.	
Aggregate amount of income actually received during the year in cash	\$ 202,885.81

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$10,433.42 losses occurring in previous years) .....	\$ 109,499.90
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for reinsurance in other companies, \$.....; total deductions.....	6,848.31
Net amount paid during the year for losses.....	\$ 102,651.59
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$.....) .....	25,000.00
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$ .....; total .....	None.
Paid for commissions or brokerage .....	44,140.95
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	19,732.25
Paid for state and local taxes in this and other states .....	None.
All other payments and expenditures, viz.: Costs on judgments, \$587.99; court costs, \$223.00; postage and exchange, \$2,325.22; tax and inspection, \$2,695.51; printing stationery and advertising, \$2,616.06; traveling expenses, \$5,622.69; attorney fees, \$975.22; general expense, \$2,544.84; total.....	17,787.22
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year in cash....	\$ 186,812.01

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 36,472,731	\$ 908,422.88
Written or renewed during the year.....	11,925,113	241,420.05
Total .....	\$ 48,397,843	\$1,149,842.93
Deduct those expired and marked off as terminated .....	9,042,781	257,326.46
In force at the end of the year.....	\$ 39,355,062	\$ 792,516.97
Deduct amount reinsured.....	1,681,665	47,408.08
Net amount in force .....	\$ 37,673,396	\$ 745,108.89

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,445,454.07
Losses paid from organization to date.....	885,720.47
Total amount of cash dividends declared since the company commenced business.....	19,000.00

Fire losses incurred during the year.....	\$ 103,656.00
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year .....	None.
Total amount loaned to officers and directors .....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$11,935,112.00
Premiums received (gross).....	941,430.05
Losses paid .....	106,499.90
Losses incurred.....	103,656.00

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

**DUBUQUE FIRE AND MARINE INSURANCE COMPANY, OF  
DUBUQUE,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, THOMAS CONNOLLY.*

*Vice-President, F. D. SROUT.*

*Secretary, N. J. SCHRUP.*

[Organized or incorporated, July 18, 1883. Commenced business, July 18, 1883.]  
Principal office, Dubuque.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

## ASSETS.

Value of real estate owned by the company (less ....., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due.....	\$ 212,905 25
Loans on mortgage (first liens) upon which more than one year's interest is due (of which none is in process of foreclosure) .....	40,831.00
Interest due on all said mortgage loans, \$3,288.00; interest accrued thereon, \$9,242.03; total.....	12,531.01
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 465,400.00
Value of the buildings mortgaged (insured for \$167,750.00 as collateral).....	369,400 00
Total value of said mortgaged premises.....	\$ 834,800.00
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Bonds of the city of Dubuque, Iowa.....	\$ 1,500.00	\$ 1,500.00
Five shares Julian house stock.....	500.00	350.00
Three shares Grand Opera house stock.....	800.00	150.00
Two hundred shares Bank and Insurance Building company stock.....	20,000.00	20,000.00

Total par and market value..... \$ 22,800.00 \$ 22,000.00 \$ 22,000.0

Account of stocks, bonds, and all other securities (except mortgages)  
hypothecated to the company as collateral security for cash actually  
loaned by the company, with the par and market value of the same,  
and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Eighty shares Julian house stock .....	\$ 8,000.00	\$ 6,000.00	\$ 5,000.00
One hundred shares Dubuque Omnibus company stock .....	5,000.00	5,000.00	900.00
Ten shares German bank stock.....	1,000.00	1,000.00	1,000.00
Ten shares Citizens bank stock.....	1,000.00	1,000.00	
Ten shares Dubuque Stamping and Enameling works stock.....	1,000.00	800.00	800.00
Forty-five shares German Trust and Savings bank stock.....	4,500.00	5,500.00	5,000.00
Twelve shares Bank and Insurance Building company stock.....	1,200.00	1,200.00	
Twenty shares German bank stock.....	2,000.00	2,000.00	1,300.00
Fifty shares Bank and Insurance Build- ing company stock.....	5,000.00	5,000.00	3,175.00

Total par and market value and amount loaned thereon.....	\$ 28,700.00	\$ 27,500.00	\$ 16,675.00	\$ 16,675.0
Cash in the company's principal office.....				212.53
Cash belonging to the company deposited in bank:				
Iowa Trust and Savings bank, \$10,419.61; German bank, \$5,495.67; Dubu- que National bank, \$2,440.12; German Trust and Savings bank, \$1,000.00; German State bank, \$1,000.00; total..				20,355.40
Interest due and accrued on stocks and bonds not included in "market value".....				18.25
Interest due and accrued on collateral loans.....				699.05
Gross premiums (as written in the policies) in course of collection, not more than three months due.....				3,775.05
Gross premiums (as written in the policies) in course of collection, not more than three months due, Dubuque home office agency.....				2,384.05
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$.... interest accrued thereon).....				8,445.93
Bills receivable, not more than six months past due (including \$.... inter- est accrued thereon).....				None.
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for reinsurance, on losses already paid, \$....; due from local agency in course of collection, \$....; total..				834.50
The gross amount of all the assets of the company.....				\$ 341,557.03

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 4,300.00
Losses resisted, including interest, costs and other expenses thereon. ....	6,400.00
Total gross amount of claims for losses.....	\$ 10,700.00
Deduct reinsurance thereon.....	3,000.00
Net amount of unpaid losses.....	\$ 7,700.00

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; earned premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired risks, \$152,399.38; unearned premiums, 40 per cent. ....	\$ 61,159.75
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 61,159.75
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received. ....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessment, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, \$....; total.....	None.
Total amount of all liabilities, except capital stock, and net surplus.	\$ 63,869.75
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	172,697.27
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 241,557.02

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$13,502.18 premiums of previous years).....	\$ 85,614.26
Deduct only reinsurance, rebate, abatement and return premiums.....	12,736.64
Net cash actually received for premiums.....	\$ 72,907.62
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 7,324.52
Received for interest on bonds and mortgages, dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 17,804.15
Income received from all other sources, viz: Rents, none; total.....	None.
Deposit premium (less .. per cent) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 90,711.77

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$10,290.71 losses occurring in previous years).....	\$ 24,761.07
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for reinsurance in other companies, \$10,022.92; total deductions.....	10,022.92
Net amount paid during the year for losses .....	\$ 24,744.15
Cash dividends actually paid stockholders' (amount of stockholders' dividends declared during the year).....	16,000 00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total .....	None.
Paid for commissions or brokerage.....	12,420.81
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,500.00
Paid for state and local taxes in this and other states .....	1,073.25
All other payments and expenditures, viz.: Office rent, supplies, advertising, travelling expenses, etc., total .....	4,518.09
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash...	\$ 66,265.80

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 9,329,406	\$ 173,209.19
Written or renewed during the year.....	4,543,790	75,771.93
Total .....	\$ 13,873,196	\$ 248,981.12
Deduct those expired and marked off as terminated.....	5,046,589	86,963.93
In force at the end of the year.....	\$ 8,826,607	\$ 162,018.19
Deduct amount reinsured.....	517,705	9,618.81
Net amount in force.....	\$ 8,307,902	\$ 152,399.38

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 334,392.24
Losses paid from organization to date.....	289,917.31
Total amount of cash dividends declared since the company commenced business .....	56,000.00
Fire losses incurred during the year.....	24,476.36
Total amount of the company's stock owned by the directors at par value	63,000 00
Marine losses incurred during the year .....	None.
Total amount loaned to officers and directors .....	5,000.00
Loaned to stockholders, not officers.....	1,000.00
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk .....	5,000 00
Are dividends declared on premiums received for risks not terminated? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$2,610,640.00
Premiums received (gross).....	62,298.81
Losses paid.....	23,266.43
Losses incurred.....	15,197.22



## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

## FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Organized or incorporated October, 1860. Commenced business October, 1860.]

Principal office, Cedar Rapids.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

## ASSETS.

Value of real estate owned by the company (less \$ ....., the amount of encumbrance thereon) .....	\$ 39,600.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	166,145.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure) .....	55,706.00
Interest due on all said mortgage loans, \$14,033.24; interest accrued thereon, \$10,480.30; total.....	24,513.54
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 373,933.00
Value of the buildings mortgaged (insured for \$ ... as collateral .....	209,150 00

Total value of said mortgaged premises .....

Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Independent school district of Ames, Story county, Iowa (bonds).....	\$ 4,000.00	\$ 4,040.00
Independent school district of Cedar Rapids, Iowa (bonds) .....	500.00	503.75
Cedar Rapids Electric Light and Power Co. (bonds) .....	5,000.00	5,150.00
Cedar Rapids Electric Light and Power Co. (stock).....	2,400.00	2,400.00

Total par and market value (carried out at market value).....

12,093.75

Cash in the company's principal office .....

7,022.39

Cash belonging to company deposited in bank:

Merchants National bank, \$23,245.75; City National bank, \$14,031 01; total interest due and accrued on stocks and bonds not included in "market value".....

39,276.76

Interest due and accrued on collateral loans.....

None.

Gross premiums (as written in the policies) in course of collection, not more than three months due (balance general agents' account).....

23,404.77

Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,173.36 interest accrued thereon) .....	\$ 112,809.26
Bills receivable, not more than six months past due (including \$474.93 interest accrued thereon).....	12,790.78
Bills receivable, past due, taken for premiums, including those in judgment, \$84,500.86 (50 per cent).....	42,250.83
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for reinsurance, on losses already paid, \$.....; total.....	None.

The gross amount of all the assets of the company..... \$ 540,118.08

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 2,572.17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	4,519.88
Losses resisted, including interest, costs and other expenses thereon.....	782.64
Total gross amount of claims for losses.....	\$ 7,896.69
Deduct reinsurance thereon.....	971.95
Net amount of unpaid losses.....	\$ 6,853.74
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$48,428.71; unearned premiums (40 per cent)....	\$ 19,871.48
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$358,161.95; unearned premiums (40 per cent).....	243,266.78
Total unearned premiums as computed above.....	263,238.26
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Deferred commissions and policy fees.....	3,764.80
Total amount of all liabilities, except capital stock and net surplus..	\$ 373,256.80
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	66,861.28
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 540,118.08

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$61,282.39 premiums of previous years).....	\$ 255,879.69
Deduct only reinsurance, rebate, abatement and return premiums.....	25,193.67
Net cash actually received for premiums.....	\$ 231,686.02
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 106,577.45
Received for interest on bonds and mortgages.....	10,813.94
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	6,114.00
Income received from all other sources, viz: Rents.....	1,348.50
Deposit premium (less .. per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$....; for increased capital, \$ .. ; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 249,960.46

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$14,870.59 losses occurring in previous years).....	\$ 114,854.78

Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$2,342.97; total deductions..... \$ 2,342.97

Net amount paid during the year for losses .....	\$ 112,011.81
Cash dividends actually paid stockholders (amount of stockholders dividends declared during the year, \$ ....)	10,000.00
Paid for commissions or brokerage .....	52,861.83
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees. ....	40,017.99
Paid for state and local taxes in this and other states .....	3,526.63
All other payments and expenditures, viz: Printing, stationery, postage and all other expenses.....	22,892.78
Aggregate amount of actual expenditures during the year, in cash..	\$ 241,110.54

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 43,681,862	\$ 898,732.99
Written or renewed during the year.....	11,776,065	265,449.12
Total .....	\$ 54,457,927	\$1,164,182.11
Deduct those expired and marked off as terminated .....	10,827,877	241,065.25
In force at the end of the year.....	\$ 43,630,550	\$ 923,516.86
Deduct amount reinsured.....	754,011	15,921.20
Net amount in force .....	\$ 42,876,539	\$ 906,595.66

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$4,498,842.49
Losses paid from organization to date.....	1,748,490.15
Total amount of cash dividends declared since the company commenced business .....	240,500.00
Fire losses incurred during the year.....	107,808.88
Total amount of the company's stock owned by the directors at par value .....	85,750.00
Marine losses incurred during the year .....	None.
Total amount loaned to officers and directors.....	36,806.00
Loaned to stockholders, not officers .....	700.00
Dividends declared payable in stock from organization.....	75,000.00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk, except the excess is reinsured....	3,000.00
Are dividends declared on premiums received for risks not terminated? No.	

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$11,776,065.00
Premiums received (gross).....	265,449.12
Losses paid .....	114,854.78
Losses incurred .....	107,808.88

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

## FIDELITY INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, JOHN COOPER

Vice President, D. D. FLEMING.

Secretary, C. A. MOORE.

[Organized or incorporated, March 27, 1893. Commenced business, March 27, 1893.]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$ ..., the amount of encumbrance thereon).....	\$ 12,077.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due .....	20,316.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$513.00 is in process of foreclosure).....	1,008.00
Interest due on all said mortgage loans, \$129.87; interest accrued thereon, \$708.21; total.....	838.78
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	\$ 53,900.00
Value of the buildings mortgaged (insured for \$11,750.00 as collateral).....	15,050.00
Total value of said mortgaged premises .....	\$ 68,950.00
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company.....	None.
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in the company's principal office.....	908.13
Cash belonging to the company deposited in bank:	
German Savings bank.....	9,512.79
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	14,055.48
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$205.13 interest accrued thereon).....	21,898.65
Bills receivable, not more than six months past due (including \$160.95 interest accrued thereon).....	4,021.16
All other property belonging to the company, viz: Rents due and accrued, \$....; due from other companies for reinsurance on losses already paid, \$....; notes over six months past due and judgments, \$16,890.30; including office furniture, \$2,550.00; total.....	19,440.40
The gross amount of all the assets of the company.....	\$ 114,072.29

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	\$ 6,772.57
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 107,299.72

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 2,195.44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	2,099.00
Losses resisted, including interest, costs and other expenses thereon.....	3,750.00
Total gross amount of claims for losses .....	\$ 8,044.44
Deduct reinsurance thereon .....	750.00
Net amount of unpaid losses.....	\$ 7,294.44
Gross premiums (including both cash and bills) received and receivable upon all unexpired risks, \$124,430.12; unearned premiums (40 per cent).....	\$ 49,774.04
Total unearned premiums as computed above.....	\$ 49,774.04
Total amount of all liabilities, except capital stock and net surplus..	\$ 57,068.48
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	25,331.24
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	..None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus .....	\$ 107,299.72

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 76,072.79
Deduct only reinsurance, rebate, abatement and return premiums.....	5,840.55
Net cash actually received for premiums .....	\$ 70,232.24
Bills and notes received during the year for premiums remaining unpaid .....	None.
Received for interest on bonds and mortgages .....	1,075.61
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	None.
Income received from all other sources .....	None.
Deposit premium (less .. per cent) received for perpetual fire risks..	None.
Received for calls on capital, \$....; for increased capital, \$....; total..	None.
Aggregate amount of income actually received during the year in cash.....	\$ 71,807.85

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,992.82 losses occurring in previous years).....	\$ 24,812.84
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$566.12; and all amounts actually received for reinsurance in other companies, \$599.63; total deductions.....	1,165.75
Net amount paid during the year for losses.....	\$ 23,647.09
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$1,500).....	1,500.00

Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$.....; total.....	None.
Paid for commissions or brokerage.....	\$ 13,822.09
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	10,898.70
Paid for state and local taxes in this and other states.....	402.36
All other payments and expenditures, viz.: Rent, office and travelling expenses, supplies, postage and legal.....	8,374.08
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash....	\$ 58,024.26

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,388,016	\$ 151,829.93
Written or renewed during the year.....	4,859,961	84,791.50
Total.....	\$ 10,747,977	\$ 236,621.43
Deduct those expired and marked off as terminated.....	3,957,011	85,450.95
In force at the end of the year.....	\$ 6,790,966	\$ 150,570.48
Deduct amount reinsured.....	930,728	26,140.36
Net amount in force.....	\$ 5,860,238	\$ 124,430.12

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 406,561.12
Losses paid from organization to date.....	130,693.86
Total amount of cash dividends declared since the company commenced business.....	1,500.00
Fire losses incurred during the year.....	26,864.43
Total amount of the company's stock owned by the directors at par.....	None.
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	2,500.00
Are dividends declared on premiums received for risks not terminated? No.	

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,359,961.00
Premiums received (gross).....	84,791.50
Losses paid.....	24,812.84
Losses incurred.....	26,864.43

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

## HAWKEYE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. HOWELL.

Vice-President, J. OALLANAN.

Secretary, W. D. SKINNER.

[Organized or incorporated March 15, 1865. Commenced business March 15, 1865.]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (no encumbrance thereon)....	\$ 73,054.33
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due .....	233,314.51
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$10,354.54 is in process of foreclosure).....	24,011.21
Interest due on all said mortgage loans, \$3,890.96; interest accrued thereon, \$4,429.06; total.....	8,320.02
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 554,410.50
Value of the buildings mortgaged (insured for \$120,676 as collateral).....	188,245.00

Total value of said mortgaged premises..... \$ 742,655.50

Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.	
Five shares of Hurlbut, Ward & Co.....	\$ 500.00	\$ 500.00	
Twenty shares of capital stock of Polk County Savings bank.....	2,000.00	2,000.00	
Forty shares of capital stock of Valley National bank.....	4,000.00	4,000.00	
Two shares capital stock in Des Moines Producers' Building association.....	100.00	100.00	
Total par and market value (carried out at market value).....	\$ 6,600.00	\$ 10,600.00	\$ 10,600.00
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the market value of the same, and the amount loaned on each:			

	Total market value.	Amount loaned thereon.
Collateral loan secured by a mortgage on 109 acres of land valued at \$140 per acre, or \$15,260.....	\$ 13,350.00	\$ 5,000.00
Collateral loan secured by a mortgage on a lot in Tallmage's addition to Des Moines.....	650.00	232.20

Collateral loan secured by 80 shares of stock College Park Land company, Des Moines, valued at \$2,400 and unencumbered.....	\$ 2,400.00	\$ 600.00	
Collateral loan secured by 10 shares of Polk County Loan and Building association, valued at \$1,800 and unencumbered .....	1,800.00	1,000.00	
Collateral loan secured by a mortgage on 220 acres of land valued at \$35 per acre, or \$8,000....	8,000.00	2,000.00	
Collateral loan secured by a mortgage on 160 acres of land valued at \$25 per acre, or \$4,000.....	4,000.00	1,200.00	
Total market value.....	\$ 32,700.00	\$ 10,026.20	\$ 10,026.20
Cash in the company's principal office.....			12,426.05
Cash belonging to the company deposited in bank:			
Des Moines Savings bank, \$7,000; Des Moines National bank, \$2,500; People's Savings bank, \$1,531.40; Valley National bank, \$12,000; Polk County Savings bank, \$3,000; Bankers' Iowa State bank, \$3,000; German Savings bank, \$3,000; total.....			32,081.40
Interest due and accrued on stocks and bonds not included in "market value".....			230.51
Amount of loans on personal and collateral security.....			425.00
Interest due and accrued on collateral loans.....			49.51
Gross premiums (as written in the policies) in course of collection, not more than three months due, \$14,838.32; over three months due, \$10,887.74; total .....			25,706.06
Bills receivable, not matured, taken for fire, marine and inland risks including \$3,662.24 (interest accrued thereon).....			126,842.76
Bills receivable, not more than six months past due (including \$905.97 interest accrued thereon).....			16,706.23
Bills receivable, over six months past due (including those in judgment and all interest and costs thereon).....			126,117.78
All other property belonging to the company, viz: Rents due and accrued, \$644.50; due from other companies for reinsurance, on losses already paid, none; total.....			644.50
Law library owned by the company .....			994.85
Office effects (including two large fire-proof safes and one burglar-proof safe).....			5,006.44
The gross amount of all the assets of the company.....			\$ 696,007.41
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			70,084.69
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 625,922.72

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 9,060.39	
Losses resisted, including interest, costs and other expenses thereon.....	1,400.00	
Total gross amount of claims for losses.....	\$ 10,460.39	
Deduct reinsurance thereon.....	1,666.68	
Net amount of unpaid losses.....		\$ 8,793.71
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$228,992.09; unearned premiums (40 per cent).....	\$ 91,596.83	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$745,716.58; unearned premiums (40 per cent).....	298,286.63	
Total.....	\$ 389,883.46	



Deduct amount paid for reinsurance thereof, \$44,048.12; 40 per cent thereof.....	\$ 17,619.24
Total unearned premiums as computed above.....	\$ 372,264.23
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city or other taxes and assessment, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$....; return premiums, \$....; total....	None.
Total amount of all liabilities, except capital stock and net surplus..	\$ 381,037.93
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	219,914.79
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 635,972.72

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$87,495.70 premiums of previous years).....	\$ 246,032.41
Deduct only reinsurance, rebate, abatement and return premiums.....	30,137.01
Net cash actually received for premiums.....	\$ 215,915.40
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 116,314.45
Received for interest on bonds and mortgages.....	16,789.54
Received for interest and dividends on stocks and bonds, collateral loans and from all sources.....	9,244.57
Income received from all other sources, viz: Rents, \$994.80; total.....	994.80
Deposit premium (less .. per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$....; for increased capital, \$....; total.None.	
Aggregate amount of income actually received during the year in cash.....	\$ 242,944.31

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,332.50 losses occurring in previous years).....	\$ 105,221.03
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$150.00, and all amounts actually received for reinsurance in other companies, \$5,263.97; total deductions.....	5,413.97
Net amount paid during the year for losses.....	\$ 99,807.06
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$30,000).....	30,000.00

Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders.....	None.
Paid for commissions or brokerage.....	\$ 51,738.15
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	85,310.84
Paid for state and local taxes in this and other states.....	2,907.71
All other payments and expenditures, viz: Expressage and telegrams, \$81.40; legal expenses, \$580.13; postage, \$3,509.51; stationery and printing, \$4,194.45; traveling expenses, \$6,593.04; repairs on office, \$239.13; sundries, gas, fuel, etc., \$1,933.76; exchange, \$642.73; total.....	17,174.30
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash....	\$ 236,937.96

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 45,039,109	\$ 956,740.66
Written or renewed during the year.....	12,695,796	274,233.70
Total.....	\$ 57,734,905	\$1,230,974.36
Deduct those expired and marked off as terminated.....	13,423,904	256,265.59
In force at the end of the year.....	\$ 44,311,001	\$ 974,708.67
Deduct amount reinsured.....	2,267,965	44,048.12
Net amount in force.....	\$ 42,043,036	\$ 930,660.55

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	
Losses paid from organization to date.....	
Total amount of cash dividends declared since the company commenced business.....	
Fire losses incurred during the year, net.....	\$ 101,267.37
Total amount of the company's stock owned by the directors at par value.....	
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	
Loaned to stockholders, not officers.....	
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Largest amount insured in any one risk, unless the excess is reinsured in another company.....	2,500.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1896.

	Fire risks.
Fire, marine and inland risks written.....	\$12,695,796.00
Premiums received (gross).....	274,233.70
Losses paid.....	99,807.06
Losses incurred.....	101,267.37

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

## IOWA FIRE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, S. T. BERRY,*

*Vice-President, WM. AITCHISON, JR.*

*Secretary, CHAS. E. CAMPBELL.*

[Organized or incorporated April 29, 1892. Commenced business May 1, 1892.]  
Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash .....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon.....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 24,712.25
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure). ....	None.
Interest due on all said mortgage loans, \$114; interest accrued thereon, \$1,142: total .....	1,256.00
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	\$ 57,117.00
Value of the buildings mortgaged (insured for \$14,050.00 as collateral) .....	26,410.00
Total value of said mortgaged premises. ....	\$ 83,527.00
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company.....	None.
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in company's principal office .....	212.33
Cash belonging to the company deposited in Bankers Iowa State bank.....	4,971.75
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans .....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	2,836.29
Bills receivable, not matured, taken for fire, marine and inland risks (including \$137.41 interest accrued thereon) .....	6,718.00
Bills receivable, not more than six months past due (including \$66.18 interest accrued thereon) .....	1,166.48
Bills receivable more than six months past due.....	1,816.95
All other property belonging to the company, viz.: Rents due and accrued, \$.....; due from other companies for reinsurance on losses already paid .....	None.
The gross amount of all the assets of the company.....	\$ 54,721.14

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,946.08
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	700.00
Total gross amount of claims for losses.....	\$ 2,646.08
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 2,646.08
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$30,845.14; unearned premiums (40 per cent).....	\$ 8,838.08
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$44,133.35; unearned premiums.....	17,652.90
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 25,990.90
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premiums on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, State Insurance Company, \$263.69; Rockford Insurance company, \$113.96; Security Insurance company, \$6.31; Underwriters, \$2.02; total.....	385.01
Total amount of all liabilities, except capital stock, and net surplus.	\$ 29,082.05
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	699.00
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 54,781.14

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$ ... premiums of previous years).....	\$ 30,532.10
Deduct only reinsurance, rebate, abatement and return premiums.....	7,287.20
Net cash actually received for premiums.....	\$ 23,244.90

Bills and notes received during the year for premiums, remaining unpaid	None.
Received for interest on bonds and mortgages.....	\$ 2,376.56
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	50.50
Income received from all other sources, viz: Rents, none; total ....	None.
Deposit premium (less per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 24,622.05

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,762.40 losses occurring in previous years).....	\$ 17,421.10
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$1,402.87; total deductions .....	1,402.87
Net amount paid during the year for losses.....	\$ 16,018.23
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$ ....)	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, none; total .....	None.
Paid for commissions or brokerage.....	7,065.54
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees .....	4,716.47
Paid for state and local taxes in this and other states .....	None.
All other payments and expenditures, viz: Salaries, traveling expenses, office expenses, adjusting expenses, rent and all other expenses; total.	2,146.86
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual-expenditures during the year, in cash....	\$ 20,947.12

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 4,490,551	\$ 65,341.70
Written or renewed during the year .....	2,392,300	25,041.08
Total .....	\$ 6,781,911	\$ 100,382.72
Deduct those expired and marked off as terminated .....	3,332,496	28,568.88
In force at the end of the year.....	\$ 3,389,425	\$ 71,812.84
Deduct amount reinsured .....	322,410	6,326.45
Net amount in force .....	\$ 3,067,015	\$ 64,977.39

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 249,195.02
Losses paid from organization to date.....	97,412.24
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year .....	12,104.78
Total amount of the company's stock owned by the directors at par value.	34,200.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors .....	2,500.00
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Largest amount insured in any one risk.....	2,500.00
Are dividends declared on premiums received for risks not terminated? No	

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 2,292,360.00
Premiums received (gross).....	35,041.02
Losses paid. ....	17,431.10
Losses incurred.....	13,101.73

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

IOWA MERCHANTS MUTUAL INSURANCE COMPANY, OF  
BURLINGTON,

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
State of Iowa, in pursuance of the laws of said State.

President, PARKER A. DOUGHTY.

Vice-President, J. K. PRUGH.

Secretary, JOSEPH C. FORBES.

[Organized or incorporated March 24, 1893. Commenced business April 3, 1893.]

Principal office, Burlington.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....None.  
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....None.  
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$.... is in process of foreclosure).....None.  
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$....; total.....None.  
Value of lands mortgage, exclusive of buildings and perishable improvements.....None.  
Value of the buildings mortgaged (insured for \$.... as collateral)....None.  
Total value of said mortgaged premises.....None.  
Cash in the company's principal office.....\$ 564.76  
Cash belonging to the company deposited in National State bank of Burlington, Iowa.....837.27  
Gross premiums (as written in the policies) in course of collection, not more than three months due.....1,214.98  
Premium notes less assessments paid thereon.....63,533.97  
The gross amount of all the assets of the company.....\$ 71,155.98

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....\$ 1,899.90  
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....1,560.15  
Losses resisted, including interest, costs and other expenses thereon.....None.  
Total gross amount of claims for losses.....\$ 3,460.05  
Deduct reinsurance thereon.....None.  
Net amount of unpaid losses.....\$ 3,460.05

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....None.

Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums.....None.

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (per cent).....None.

Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.

Total unearned premiums as computed above.....None.

Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premiums on deposit received.....None.

Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....None.

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.

Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....None.

Interest due and declared remaining unpaid or uncalled for. ....None.

Cash dividends to stockholders remaining unpaid.....None.

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....None.

Due and to become due for borrowed money.....None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county, or other taxes and assessments, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$....; return premiums, \$....; total.....None.

Total amount of all liabilities, except capital stock, and net surplus \$ 3,460.03

#### INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including \$...., premiums of previous years).....	\$ 37,065.93	
Deduct only reinsurance, rebate, abatement and return premiums.....	2,369.48	
Net cash actually received for premiums.....	\$ 34,716.45	
Income received from all other sources, viz.: Membership fees. ....	23.50	
Aggregate amount of income actually received during the year in cash.....	\$ 34,739.95	

#### EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$3,372.10, losses occurring in previous years).....	\$ 15,323.65	
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$....; and all amounts actually received for reinsurance in other companies, \$....; total deductions.....	None.	
Net amount paid during the year for losses.....	\$ 15,323.65	
Paid for commissions or brokerage.....	7,335.31	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	8,173.71	
Paid for state and local taxes in this and other states.....	None.	
All other payments and expenditures, viz.: Printing, advertising, supplies, stationery, postage, collection and exchange, heat, light, rent, legal and road expense, furniture, maps and sundries, total.....	3,102.34	
Aggregate amount of actual expenditures during the year, in cash..	\$ 34,434.01	

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,129,483	\$ 97,849.73
Written or renewed during the year.....	1,823,103	58,450.33
Total .....	\$ 3,957,584	\$ 156,300.06
Deduct those expired and marked off as terminated.....	1,593,043	45,129.97
In force at the end of the year.....	\$ 2,364,542	\$ 111,170.09
Deduct amount reinsured.....	None.	
Net amount in force.....	\$ 2,364,542	\$ 111,170.09

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 259,723.48
Losses paid from organization to date.....	39,900.49
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	11,909.60
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$1,823,103.00
Premiums received (gross).....	58,450.33
Losses paid .....	15,323.65
Losses incurred.....	11,909.60

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

## IOWA STATE INSURANCE COMPANY, OF KEOKUK,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, SAMUEL E. CARY.*

*Vice-President, HUGH ROBERTSON.*

*Secretary, HOWARD TUCKER.*

[Organized or incorporated January, 1855. Commenced business July, 1855.]

Principal office, Keokuk.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized .... Mutual.  
Whole amount of capital actually paid up in cash..... Mutual.



## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 8,000.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due).....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$..... as collateral)....	None.
Cash in the company's principal office.....	747.09
Cash belonging to the company deposited in Keokuk National bank .....	65,176.87
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Premium notes, \$1,025,413.73; less assessments paid, \$373,785 45.....	651,628.28
Gross premiums (as written in the policies) in course of collection, not more than three months due .....	26 215.40
Bills receivable, not matured, taken for fire risks (including \$ .... interest accrued thereon) .....	880 80
Bills receivable, not more than six months past due (including \$ .... interest accrued thereon).....	90 50
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for reinsurance, on losses already paid, \$.....; office furniture and fixtures and maps. \$2,218.80; total ....	2,218.80
Total amount of judgments, \$40,624.23.	
Judgments not more than two years old, \$9,816.90.	
The gross amount of all the assets of the company.....	\$ 754,947.24
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities .....	2,218.30
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 752,728 94

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	\$ 2,181.00
Losses resisted, including interest, costs and other expenses thereon.....	6,063.34
Total gross amount of claims for losses .....	\$ 9,799.34
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 9,799 34
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums ( ... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums .....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premiums on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.

Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....None.

Interest due and declared remaining unpaid or uncalled for.....None.

Cash dividends to stockholders remaining unpaid.....None.

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....None.

Due and to become due for borrowed money.....None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessments, \$....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, \$....; total,.....None.

Total amount of all liabilities, except capital stock, and net surplus. \$ 9,799 84

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$ ... premiums of previous years).....	\$ 145,509 45
Deduct only reinsurance, rebate, abatement and return premiums.....	1,110 54
Net cash actually received for premiums.....	\$ 144,398 91
Bills and notes received during the year for premiums, remaining unpaid.....	193,511.73
Received for interest on bonds and mortgages.....	None.
Received for interest.....	112.74
Income received from all other sources, viz: Rents, membership fees, discounts, etc.; total.....	1,497.50
Deposit premium (less .. per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$....; for increased capital, \$..; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 146,009.15

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,673.88 losses occurring in previous years).....	\$ 54,634 43
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$..; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 54,634.45
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$ ....).....	None.
Scrip or certificates of profits redeemed in cash, \$ ....; interest paid to scrip holders, \$....; total.....	None.
Paid for commissions or brokerage.....	24,563.24
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	23,994.74
Paid for state and local taxes in this and other states.....	155 37
All other payments and expenditures, viz: Printing, stationery, fuel, lights, postage, etc.; total.....	6,956 84
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash....	\$ 115,324.64

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$31,757,675.58	\$1,005,221.75
Written or renewed during the year.....	4,178,762.55	201,326.09
Total .....	\$35,936,438.13	\$1,206,547.84
Deduct those expired and marked off as terminated.....	8,364,067.31	173,075.20
In force at the end of the year.....	\$23,572,370.82	\$1,033,472.64
Deduct amount reinsured.....	None.	
Net amount in force.....	\$23,572,370.82	\$1,033,472.64

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,819,720.27
Losses paid from organization to date.....	895,122.98
Total amount of cash dividends declared since the company commenced business .....	None.
Fire losses incurred during the year.....	56,591.57
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization .....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .....	None.
Largest amount insured in any one risk.....	3,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$4,178,762.55
Premiums received (gross) .....	201,326.09
Losses paid .....	54,634.45
Losses incurred.....	56,591.57

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

## KEY CITY FIRE INSURANCE COMPANY, OF DUBUQUE,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President,* CHRIS. A. VOELKER.

*Vice-President,* WILLIAM LAWTER.

*Secretary,* D. H. MCCARTHY.

[Organized or incorporated November 14, 1891. Commenced business November 14, 1891.]  
Principal office, Dubuque.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 200,000.00
Whole amount of capital actually paid up in cash.....	50,000.00

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....	None.	
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 51,210.00	
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$1,664.65 is in process of foreclosure). ....	14,464.55	
Interest due on all said mortgage loans, \$1,361.87; interest accrued thereon, \$1,558.19; total .....	2,920.06	
Value of lands mortgaged, exclusive of buildings and perishable improvements .....	\$ 151,950	
Value of the buildings mortgaged (insured for \$48,550 as collateral).....	86,390	
Total value of said mortgaged premises....	\$ 238,340	
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks owned absolutely by the company:		
	Total par value.	Total market value.
Thirty shares Bank and Insurance Building company stock.....	\$ 3,000.00	\$ 3,000.00
City warrants.....	2,105.33	2,105.33
Total par and market value.....	\$ 5,105.33	\$ 5,105.33
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same and the amount loaned on each .....	None.	
Cash in the company's principal office.....		621.95
Cash belonging to the company deposited in Citizen's State bank.....		4,208.53
Interest due and accrued on stocks and bonds not included in "market value".....		78.89
Interest due and accrued on collateral loans.....	None.	
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		2,727.86
Bills receivable, not matured, taken for fire, marine and inland risks (including \$.... interest accrued thereon). ....	None.	
Bills receivable, not more than six months past due (including \$.... interest accrued thereon).....	None.	
All other property belonging to the company, viz: Rents due and accrued, \$....; due from other companies for reinsurance on losses already paid, \$....; total.....	None.	
The gross amount of all the assets of the company.....		\$ 81,336.76

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	\$ 1,500.00	
Losses resisted, including interest, costs and other expenses thereon.....	250.00	
Total gross amount of claims for losses .....	\$ 1,750.00	
Deduct reinsurance thereon: Norwich Union.....	125.00	
Net amount of unpaid losses....		\$ 1,625.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$8,145.76; unearned premiums (40 per cent) .....	\$ 3,358.80	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$23,251.15; unearned premiums .....		9,844.46

Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.. per cent).....None.  
 Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....None.

Total unearned premiums as computed above.....	\$ 12,602.76
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premiums on deposit received.....None.	
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money .....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested.....	None.
Total amount of all liabilities, except capital stock and net surplus..	\$ 14,227.76
Joint stock capital actually paid up in cash.....	50,000.00
Surplus beyond capital and all other liabilities .....	17,109.00
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve .....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus .....	\$ 81,336.76

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$2,616.87 premiums of previous years).....	\$ 20,562.75
Deduct only reinsurance, rebate, abatement and return premiums .....	5,849.68
Net cash actually received for premiums.....	\$ 15,314.07
Bills and notes received during the year for premiums remaining unpaid .....	None.
Received for interest on bonds and mortgages.....	4,322.53
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	60.00
Income received from all other sources, viz.: Rents and agency commission .....	1,901.26
Deposit premium (less .. per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$.....; for increased capital, \$.....; total..None.	
Aggregate amount of income actually received during the year in cash .....	\$ 21,897.86

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,446.92 losses occurring in previous years).....	\$ 5,702.98
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$34.10; and all amounts actually received for reinsurance in other companies, \$33.40; total deductions.....	117.50
Net amount paid during the year for losses.....	\$ 5,585.48
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, none) .....	None.

Script or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	\$ 3,083.50
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees .....	3,996.60
Paid for state and local taxes in this and other states.....	165.00
All other payments and expenditures, viz.: Office supplies, \$705.54; adjusting expense, \$10.28; general expense, \$1,536.77; printing, \$304.77; special agents, traveling expense, etc., \$1,156.68; total.....	2,435.94
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year, in cash....	\$ 16,117.01

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 1,982,603	\$ 27,795.88
Written or renewed during the year .....	1,457,043	20,485.29
Total .....	\$ 3,439,645	\$ 48,281.17
Deduct those expired and marked off as terminated.....	1,186,738	16,142.94
In force at the end of the year .....	\$ 2,162,907	\$ 32,138.23
Deduct net amount reinsured.....	30,589	681.33
Net amount in force .....	\$ 2,132,318	\$ 31,506.91

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 86,292.87
Losses paid from organization to date.....	20,654.92
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	4,639.56
Total amount of the company's stock owned by the directors at par value.	53,600.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors .....	3,000.00
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .....	None.
Largest amount insured in any one risk.....	5,000.00
Are dividends declared on premiums received for risks not terminated? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$1,457,043.00
Premiums received (gross).....	20,485.29
Losses paid.....	5,586.48
Losses incurred.....	4,639.56

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*  
**MERCHANTS AND BANKERS INSURANCE COMPANY, OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, W. R. WARFIELD.*

*Vice-President, THOMAS F. GATCHEL.*

*Secretary, O. H. AINLEY.*

[Organized or incorporated March 7, 1885. Commenced business March 19, 1885.]  
 Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
 Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$ ....., the amount of encumbrance thereon).....	None.	
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.	
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.	
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	None.	
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.	
Value of the buildings mortgaged (insured for \$..... as collateral).....	None.	
Cash in the company's principal office.....	\$	3,003.83
Cash belonging to the company deposited in bank.....		3,481.86
Interest due and accrued on stocks and bonds not included in "market value".....	None.	
Notes taken for premiums.....		2,221.42
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	None.	
Bills receivable, not matured, taken for fire, marine and inland risks (less assessment paid thereon).....		168,237.57
Bills receivable, not more than six months past due (valued at 60 per cent of face).....		45,839.39
Judgments.....		2,962.11
Due from agents.....		4,246.18
Premiums due from other companies.....		1,058.49
The gross amount of all the assets of the company.....	\$	231,080.94

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$	4,549.97
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.	

Losses resisted, including interest, costs and other expenses thereon.....	\$ 1,700 00
Total gross amount of claims for losses.....	\$ 6 249 97
Deduct reinsurance thereon .....	1,500 00
Net amount of unpaid losses.....	\$ 4,749.97
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running not more than one year from date of policy, \$....; unearned premiums.....	None.
Gross premiums (including both cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above .....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per-cent of the premiums on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed .....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	3,000 00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Guarantee fund.....	14,448 79
Total amount of all liabilities, except capital stock and net surplus..	\$ 22,198.76

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 54,096.77
Deduct only reinsurance, rebate, abatement and return premiums.....	None.
Net cash actually received for premiums .....	\$ 54,096.77
Bills and notes received during the year for premiums remaining unpaid .....	None.
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Rents .....	None.
Deposit premiums (less .. per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 54,096.77

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,943 94 losses occurring in previous years).....	\$ 22,600.03
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), \$ ....; and all amounts actually received for reinsurance in other companies, \$....; total deductions.....	893 72
Net amount paid during the year for losses.....	\$ 21,706 36



Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$....)	None.
Paid borrowed money and interest.....	\$ 4,408.81
Paid for commissions or brokerage, including reinsurance.....	11,357.07
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	9,140.27
Paid for state and local taxes in this and other states.....	58.60
All other payments and expenditures, viz: Return premiums, \$897.44; mileage, \$736.32; stamps, 570 50; total .....	2,254.26
General expenses, rent, stationery, printing, etc.....	1,737.50
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash...	\$ 50,657.47

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year .....	\$3,345,261.78	\$ 319,836.54
Written or renewed during the year.....	1,844,592.90	115,518.27
Total.....	\$5,189,854.77	\$ 435,354.81
Deduct those expired and marked off as terminated.....	1,254,148.28	90,152.24
In force at the end of the year.....	\$3,935,706.49	\$ 345,202.57
Deduct amount reinsured.....	250,833.55	5,033.61
Net amount in force .....	\$3,675,872.94	\$ 340,168.96

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	None.
Losses paid from organization to date.....	None.
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	None.
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors .....	None.
Loaned to stockholders, not officers .....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 1,844,592.90
Premiums received (gross).....	115,518.27
Losses paid.....	23,600.06
Losses incurred.....	17,072.54

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

**MERCHANTS BRICK MUTUAL INSURANCE COMPANY, OF  
DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
State of Iowa, in pursuance of the laws of said State.

President, GEORGE A. JEWETT.

Secretary, S. G. LEE.

Vice-President, R. J. MCKEE.

[Organized or incorporated December 8, 1894. Commenced business December 8, 1894.]

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....	None.	
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	None.	
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$.... is in process of foreclosure).....	None.	
Interest due on all said mortgage loans, \$....; interest accrued thereon, \$....; total.....	None.	
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.	
Value of the buildings mortgaged (insured for \$.... as collateral).....	None.	
Total value of said mortgaged premises.....	None.	
Account of bonds of the United States, and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company.....	None.	
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.	
Cash in the company's principal office.....	\$	187.00
Cash belonging to the company deposited in bank:		
Bankers Iowa State bank.....		1,025 50
Interest due and accrued on stocks and bonds not included in "market value".....		None.
Interest due and accrued on collateral loans.....		None.
Gross premiums (as written in the policies) in course of collection, not more than three months due, net.....		1,043.80
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$.... interest accrued thereon).....		None.
Bills receivable, not more than six months past due (including \$.... interest accrued thereon).....		None.
All other property belonging to the company, viz: Rents due and accrued, \$....; due from other companies for reinsurance, on losses already paid, \$....; premium notes, \$23,791.69; less net deductions, \$892.47; total.....		25,999.22
The gross amount of all the assets of the company.....	\$	28,155.02

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	\$ 2,703.23
Deduct reinsurance thereon .....	1,332.61
Net amount of unpaid losses.....	\$ 1,362.61
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$ . . . ; unearned premiums ( . . . per cent) ..	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$ . . . . ; unearned premiums.....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$ . . . . ; unearned premiums ( . . . per cent) .....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being ( . . . ) per cent of the premiums on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for . . . .	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	None.
Due and to become due for borrowed money .....	750.00
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessments, \$ . . . . ; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$ . . . ; return premiums, \$ . . . ; guarantee fund paid in cash, \$3,750; total.....	2,750.00
Total amount of all liabilities, except capital stock, and net surplus	\$ 5,862.61
Joint stock capital actually paid up in cash .....	None.
Surplus beyond capital and all other liabilities.....	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$ . . . . premiums of previous years).....	\$ 12,294.94
Deduct only reinsurance, rebate, abatement and return premiums.....	4,678.89
Net cash actually received for premiums.....	\$ 14,716.05
Bills and notes received during the year for premiums, remaining unpaid .....	None.
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Rents, \$ . . . . ; guaranty fund, \$3,750; bills payable, \$750; total.....	4,500.00

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Deposit premium (less .. per cent) received for perpetual fire risks..None.  
Received for calls on capital, \$.....; for increased capital, \$ .....; total...  
.....None.

Aggregate amount of income actually received during the year in  
cash ..... \$ 19,216 05

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$.....losses occurring in previous years) .....	\$ 7,389.96
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$3- \$24.10; total deductions.....	3,534.10
Net amount paid during the year for losses .....	\$ 3,855 86
Cash dividends actually paid stockholders (amount of stockholders' divi- dends declared during the year, \$ .....).None.	
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip holders, \$ .....; total .....	None.
Paid for commissions or brokerage .....	3,819 11
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees. ....	3,811 45
Paid for state and local taxes in this and other states .....	None.
All other payments; and expenditures, viz: General expense, \$3,053.11; advertising, \$917.23; traveling expenses, including specials, \$3,531.74; total .....	6,507 13
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year, in cash...	\$ 18,003.55

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
Written or renewed during the year .....	\$1,078,450 00	\$ 35,056 23
Deduct those expired and marked off as terminated.....	143,950 00	4,154 00
In force at the end of the year .....	\$ 934,500 00	\$ 30,902.23
Deduct amount reinsured .....	208,050 00	2,452 16
Net amount in force .....	\$ 726,450 00	\$ 28,450 06

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the com- pany to date .....	\$ 35,056 23
Losses paid from organization to date.....	7,339.96
Total amount of cash dividends declared since the company commenced business .....	None.
Fire losses incurred during the year.....	7,339.96
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year. ....	None.
Total amount loaned to officers and directors. ....	None.
Loaned to stockholders, not officers .....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in diff erent states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest am .unt insured in any one risk, unless excess is reinsured .....	2,500 00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written .....	\$ 1,078,450.00
Premiums received (gross) .....	25,056.23
Losses paid.....	7,399.96
Losses incurred.....	7,399.96

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*

**MILL OWNERS MUTUAL FIRE INSURANCE COMPANY,  
OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

*President, A. T. BERCHARD.*

*Vice-President, H. D. ST. JOHN.*

*Secretary, J. G. SHARP.*

[Organized or incorporated 1875; reincorporated 1889. Commenced business April, 1875, and March, 1889.]

Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.  
Whole amount of capital actually paid up in cash.....Mutual.

## ASSETS.

Value of real estate owned by the company (less \$ ...., the amount of encumbrance thereon) .....None.  
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... \$ 23,300.00  
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure) .....None.  
Interest due on all said mortgage loans, \$150.31; interest accrued thereon, \$254.40; total ..... 404.71  
Value of lands mortgaged, exclusive of buildings and perishable improvements ..... \$ 61,620.00  
Value of the buildings mortgaged (insured for \$5,905 as collateral) 12,115 00  
Total value of said mortgaged premises..... \$ 74,735.00  
Account of bonds of the United States, and of this state and other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company.....None.  
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....None.  
Cash in the company's principal office.....None.  
Cash belonging to the company deposited in Iowa National bank, Des Moines, Iowa ..... 6,574.00  
Interest due and accrued on stocks and bonds not included in "market value".....None.  
Interest due and accrued on collateral loans.....None.  
Gross premiums (as written in the policies) in course of collection, not more than three months due .....None.

Deposit notes held by the company, representing one annual premium ....	\$ 104,787.10
Bills receivable, not matured, taken for fire, marine and inland risks (including \$ ..... interest accrued thereon).....	None.
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	None.
All other property belonging to the company, viz.: Rents due and accrued, \$ .....; due from other companies for reinsurance on losses already paid, \$.....; total .....	None.
The gross amount of all the assets of the company .....	\$ 124,066.11

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	\$ 2,000.00
Total gross amount of claims for losses.....	None.
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses .....	\$ 2,000.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (....per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above.. ..	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premiums on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for .....	None.
Cash dividends to stockholders remaining unpaid .....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessments, \$....; commission, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....	None.
Total amount of all liabilities, except capital stock, and net surplus. \$	2,000 00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$2.50, premiums of previous years) .....	\$ 71,782.94
Deduct only reinsurance, rebate, abatement and return premiums.....	None.
Net cash actually received for premiums.....	\$ 71,782.94

Received for interest on bonds and mortgages.....	\$ 669.43
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	867.04
Income received from all other sources, viz.: Rents, note; furniture sold, \$1; total .....	4.00
Deposit premium (less .. per cent) received for perpetual fire risks..None.	
Received for calls on capital, \$....; for increased capital, \$ ...; total .....None.	
Aggregate amount of income actually received during the year in cash.....	\$ 73,348.40

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,684 41, losses occurring in previous years) .....	\$ 49,379 87
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$ ...; and all amounts actually received for reinsurance in other companies, \$ ...; total deductions .....	None.
Net amount paid during the year for losses .....	\$ 49,379.87
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year)...	None.
Scrip or certificates of profits redeemed in cash, \$ ...; interest paid to scrip holders, \$ ...; total .....	None.
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,816.85
Paid for state and local taxes in this and other states....	4 60
All other payments and expenditures, viz.: Traveling expenses, postage, stationery, office rent, legal expenses, telegraphing and miscellaneous, office furniture.....	2,763.54
Guaranty deposit premium returned during the year on perpetual fire risks	4,051.63
Aggregate amount of actual expenditures during the year, in cash..	\$ 64,818 99

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,419,720	\$ 106,993.70
Written or renewed during the year .....	311,500	10,801.25
Total .....	\$ 2,631,220	\$ 117,139.95
Deduct those expired and marked off as terminated.....	280,320	12,352.85
In force at the end of the year .....	\$ 2,351,000	\$ 104,787.10
Deduct amount reinsured .....	None.	
Net amount in force.....	\$ 2,351,000	\$ 104,787 10

## GENERAL INTERROGATORIES.

Total amount of premiums received from all sources since the organiza- tion of the company, to date.....	\$ 796,720.35
Losses paid from organization to date .....	623,015.73
Total amount of cash dividends declared since the company commenced business.....	None.
Fire losses incurred during the year.....	45,604.96
Total amount of the company's stock owned by the directors at par value .....	None.
Marine losses incurred during the year .....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers. ....	None.
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.

Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries ..... None.  
 Largest amount insured in any one risk ..... \$ 10,000.00  
 Are dividends declared on premiums received for risks not terminated? ..... No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written, including perpetual risks renewed.	\$ 806,500.00
Premiums received (gross), including premiums on perpetual risks renewed.	41,225.00
Losses paid.....	19,228.90
Losses incurred.....	19,228.90

## ANNUAL STATEMENT

For the year ending December 31, 1896, of the condition and affairs of the

## SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. F. GILMAN.

Vice-President, J. B. PHELPS.

Secretary, E. J. BABCOCK.

[Organized or incorporated September 24, 1883. Commenced business November 1, 1883.]  
 Principal office, Davenport.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$...., the amount of encumbrance thereon).....	\$ 5,081 95
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	115,814.34
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$ ... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$30.91; interest accrued thereon, \$2,120.58; total.....	3,370.49
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 249,949
Value of the buildings mortgaged (insured for \$43,050 as collateral).....	72,465

Total value of said mortgaged premises..... \$ 322,414

Account of bonds of the United States and of this state and of other states, and also of bonds of incorporated cities in this state, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Two shares guarantee capital stock Davenport Co-operative Bank .....	\$ 2,000.00	\$ 2,000.00
One share Farmers Savings bank, Marengo.....	100.00	100.00
Thirty shares First National bank, of Davenport...	3,000.00	4,000.00



Twenty shares Davenport Loan, Building and Savings association .....	\$ 4,000.00	\$ 1,681.60	
Four school warrants, independent district, Doon, Iowa.....	2,000.00	2,000.00	
Total par and market value.....	\$ 11,100.00	\$ 9,781.60	\$ 9,781.60
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:			
	Total par value.	Total market value.	Amount loaned thereon.
Eight notes endorsed by parties worth \$300.000 .....	\$ 5,900.00	\$ 5,900.00	\$ 5,900.00
Two notes secured by thirty shares Pierce Mills company.....	3,000.00	3,090.00	1,500.00
One note secured by—			
Ten shares First National bank stock.....	1,000.00	1,333.00	
Five shares Davenport National bank stock.....	500.00	500.00	
Five shares Union Savings bank stock.....	500.00	550.00—	2,030.00
One note secured by—			
Ten shares Farmers and Mechanics Savings bank stock .....	1,000.00	1,030.00	
Eight shares Scott County Savings bank stock.....	800.00	1,200.00—	1,200.00
One full paid certificate of ten shares Davenport Co-operative bank, secured by \$7,000 in first real estate mortgage.....	7,000.00	7,000.00	5,000.00
One note secured by ten shares Iowa National bank stock .....	1,000.00	1,000.00	500.00
Total par and market value and amount loaned thereon.....	\$ 20,700.00	\$ 21,483.00	\$ 16,100.00
Cash in the company's principal office.....			1,667.36
Cash belonging to the company deposited in the First National bank, \$3,720.38; Citizens National bank, \$2,004.19; Scott County Savings bank, \$323.43; Davenport Savings bank, \$7,321.80; German Savings bank, \$6,536.01; total .....			20,335.81
Interest due and accrued on stocks and bonds not included in "market value".....			None.
Interest due and accrued on collateral loans .....			1,372.20
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			4,852.73
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$.... interest accrued thereon) .....			7,266.84
Bills receivable, not more than six months past due (including \$.... interest accrued thereon).....			1,368.86
Bills receivable, more than six months past due (including \$.... interest due and accrued thereon).....			3,090.29
All other property belonging to the company, viz: Rents due and accrued, \$....; due from other companies for reinsurance on losses already paid, Dubuque Fire and Marine Insurance company, \$9.23; Connecticut Fire Insurance company, \$3.63; total .....			11.86
The gross amount of all the assets of the company .....			\$ 189,914.33

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 2,043.91

Losses resisted, including interest, costs and other expenses thereon.....	\$ 1,200 00
Total gross amount of claims for losses.....	\$ 3,243 91
Deduct reinsurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,243 91
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$163,952.21; unearned premiums (40 per cent).....	\$ 67,580 88
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy \$....; unearned premiums .....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums ( .. per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks .....	None.
Total unearned premiums as computed above.....	67,580 88
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for .....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....	119 31
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Due reinsuring companies, \$226.06; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	1,705 54
Total amount of all liabilities, except capital stock and net surplus.	\$ 72,875 72
Joint stock capital actually paid up in cash.....	26,000 00
Surplus beyond capital and all other liabilities.....	92,038 60
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 180,914 32

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$ .... premiums of previous years) .....	\$ 69,978 30
Deduct only reinsurance, rebate, abatement and return premiums .....	12,471 66
Net cash actually received for premiums .....	\$ 57,506 64
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages. ....	8,559 93
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,330 51
Income received from all other sources, viz : Rents.....	None.

Deposit premium (less..per cent) received for perpetual fire risks....None.  
 Received for calls on capital, \$....; for increased capital, \$....; total. None.

Aggregate amount of income actually received during the year in cash. .... \$ 68,397.07

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$0,776.76 losses occurring in previous years).....	\$ 30,858.78
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$170.23; and all amounts actually received for reinsurance in other companies, \$7,868.12; total deductions.....	3,038.35
Net amount paid during the year for losses .....	\$ 27,820 43
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$3,000 ) .....	3,000 00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	9,443 74
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes....	9,879 29
Paid for state and local taxes in this and other states .....	1,087.52
All other payments and expenditures, viz.: Rent, \$400.00; printing, \$933.10; all other expenses, \$3,892.52; total.....	7,725 62
Amount of deposit premiums returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year in cash....	\$ 68,956 60

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year .....	\$ 12,994,422	\$ 190,786.96
Written or renewed during the year.....	4,599,373	67,634.94
Total .....	\$ 17,593,795	\$ 258,421.00
Deduct those expired and marked off as terminated .....	5,294,416	78,942.40
In force at the end of the year.....	\$ 12,299 879	\$ 179,483 60
Deduct amount reinsured.....	596,743	10,516 39
Net amount in force .....	\$ 11,703,636	\$ 168,962.21

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 962,781 03
Losses paid from organization to date .....	329,680.32
Total amount of cash dividends declared since the company commenced business .....	24,000.00
Fire losses incurred during the year.....	21,325 98
Total amount of the company's stock owned by the directors at par value.	60,000.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors .....	4 200.00
Loaned to stockholders, not officers.....	7,173 34
Dividends declared payable in stock from organization.....	None.
Amount deposited in different states and countries for the security of all the company's policy-holders.....	None.
Amount deposited in different states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries .....	None.
Largest amount insured in any one risk.....	2,500 00
Are dividends declared on premiums received for risks not terminated? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,599,373.00
Premiums received (gross) .....	67,624.04
Losses paid.....	30,868.78
Losses incurred.....	24,325.93

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition and affairs of the*  
**STATE INSURANCE COMPANY, OF DES MOINES,**

Organised under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, in pursuance of the laws of said State.

*President, J. H. WINDSOR.*

*Vice-President, H. A. ELLIOTT.*

*Secretary, THEO. F. GREFE.*

[Organized or incorporated September, 1865. Commenced business October, 1865.]  
 Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000 00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 106,910.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	56,165.26
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$1,548.00; interest accrued thereon, \$1,322.12; total.....	2,865.12
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 109,200.00
Value of the buildings mortgaged (insured for \$34,250 as collateral).....	50,800.00

Total value of said mortgaged premises..... \$ 160,000.00

Account of bonds of the United States, and of this state and other states, and also of bonds of incorporated cities in this state, and all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Twenty-five shares Commercial National bank, Omaha.....	\$ 2,500.00	\$ 2,500.00
Forty-five shares Polk County Savings bank, Des Moines.....	4,500.00	4,715.00
Fifteen shares Des Moines National bank, Des Moines.....	1,500.00	1,677.40
Twenty-five shares Security Loan and Trust com- pany, Des Moines.....	2,500.00	3,400.00
Twenty-one shares Western White Bronze company, Des Moines.....	2,100.00	2,100.00

Nineteen shares National Starch Manufacturing company, Des Moines .....	\$ 1,900.00	\$ 1,900.00	
One bond National Starch Manufacturing company .....	1,000.00	1,000.00	
One share Des Moines Producers' association .....	100.00	100.00	
Total par and market value .....	\$ 16,100.00	\$ 17,292.40	\$ 17,292.40
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned thereon .....			None.
Cash in the company's principal office .....			858.54
Cash belonging to the company deposited in bank: Iowa National bank, \$3,637.23; Des Moines Savings bank, \$10,275; total .....			13,942.23
Interest due and accrued on stocks and bonds not included in "market value" .....			115.00
Interest due and accrued on collateral loans .....			None.
Gross premiums (as written in the policies) in course of collection, not more than three months due .....			18,197.39
Bills receivable, not matured, taken for fire, marine and inland risks (including \$2,370.88 interest accrued thereon) .....			81,383.26
Bills receivable, maturing in 1896 .....			4,249.07
Bills receivable, past due (including judgments thereon, \$152,643.29), at 50 per cent of face .....			76,321.64
All other property belonging to the company, viz.: Rents due and accrued, \$849.62; due from other companies for reinsurance on losses already paid, \$ .....; total .....			849.62
The gross amount of all the assets of the company .....			\$ 579,142.53

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 4,798.35	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	3,937.33	
Losses resisted, including interest, costs and other expenses thereon .....	4,426.00	
Total gross amount of claims for losses .....	\$ 13,161.68	
Deduct reinsurance thereon .....	2,216.40	
Net amount of unpaid losses .....		\$ 10,965.28
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,456.37; unearned premiums (40 per cent) .....	\$ 17,782.54	
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$218,878.33; unearned premiums (40 per cent) .....	87,551.38	
Gross premiums on risks outside of Iowa, \$153,358.00; unearned premiums (40 per cent) .....	61,343.20	
Total unearned premiums as computed above .....		\$ 166,671.07
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium on deposit received .....		None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....		None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....		None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed .....		None.
Interest due and declared remaining unpaid or uncalled for .....		None.
Checks not presented for payment .....		849.62
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses .....		None.

Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, including commissions and other charges due and to become due to agents on premiums paid and in course of collection.....	\$ 12,675.95
Total amount of all liabilities, except capital stock, and net surplus.	\$ 191,167.92
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	87,974.61
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 379,142.53

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 154,112.53
Deduct only reinsurance, rebate, abatement and return premiums.....	21,515.03
Net cash actually received for premiums.....	\$ 132,597.50
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 44,620.14
Received for interest on bonds and mortgages.....	6,553.80
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	
Income received from all other sources, viz: Rents, \$....; total.....	2,055.30
Deposit premium (less .. per cent) received for perpetual fire risks ..	None.
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 141,206.60

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$20,863.90 losses occurring in previous years).....	\$ 114,476.60
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for reinsurance in other companies, \$14,006.86; total deductions.....	14,006.86
Net amount paid during the year for losses.....	\$ 100,469.74
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$....)	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total.....	None.
Paid for commissions or brokerage.....	26,979.82
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	22,150.01
Paid for state and local taxes in this and other states.....	2,488.98
All other payments and expenditures, viz: Travelling expenses, express, postage, advertising, supplies, fuel, gas, water, repairs, etc.; total.....	16,726.91
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash....	\$ 168,785.44

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$31,503,991.00	\$ 533,017.02
Written or renewed during the year.....	8,123,640.00	173,108.86
Total.....	\$42,642,631.00	\$ 696,125.88

## IOWA INSURANCE REPORT.

Deduct those expired and marked off as terminated.....	\$14,898,049.00	\$ 216,510.48
In force at the end of the year.....	\$37,749,582.00	\$ 479,815.40
Deduct amount reinsured.....	633,419.00	11,562.68
Net amount in force.....	\$37,116,163.00	\$ 468,032.72
Deduct premiums where notes are past due.....		51,340.02
Net.....		\$ 416,692.70

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$ 7,063,232.92
Losses paid from organization to date.....	2,129,431.96
Total amount of cash dividends declared since the company commenced business.....	197,502.50
Fire losses incurred during the year.....	106,724.95
Total amount of the company's stock owned by the directors at par value	14,650.00
Marine losses incurred during the year.....	None.
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Dividends declared payable in stock from organization..	140,000.00
Amount deposited in different states and countries for the security of all the company's policy-holders.....	25,000.00
Amount deposited in different states and countries which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries.....	None.
Largest amount insured in any one risk.....	5,000.00
Are dividends declared on premiums received for risks not terminated?...	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 5,880,493.00
Premiums received (gross).....	125,195.72
Losses paid.....	59,758.35
Losses incurred.....	56,803.39

## FIRE INSURANCE TABLES.

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### TABLE No. 1

Gives all the information reported to the auditor of state by the mutual fire and tornado associations doing business in the state during the year 1896, and in addition a column of percentages of cost per \$1,000 of insurance, and cost per \$1,000 of insurance for the past five years.

### TABLE No. 2

Is an exhibit of the business transacted in Iowa during the year 1896 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year of all companies.

### TABLE No. 3

Gives an exhibit of the entire amount of business transacted by all companies operating in the state during the year; also their condition, showing capital, assets, liabilities and net surplus.

### TABLE No. 4

Is a classified exhibit of the gross assets of all companies transacting business in the state during the year.

### TABLE No. 5

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the state during the year.



TABLE

*An exhibit of the business of the Co-operative Fire and Tornado*

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair.....	Farmers Mut. Fire Ins. Assn.	L. M. Kilburn.....	Fontanelle.....
2	Adams.....	Farmers Mut. F. & L. Assn.	J. G. Hendrick.....	Oreston.....
3	Allamakee...	German Farmers M. Aid Assn.	Andrew Sandry.....	Lansing.....
4	Allamakee...	Scandinavian Mut. Pro Assn.	J. O. Prestemoen...	Elon.....
5	Audubon....	Greely Farmers M. F. I. Co..	P. O. Schtvenneker..	Adair.....
6	Benton.....	Eden Fire.....	Samuel Ward.....	Vinton.....
7	Benton.....	Iowa Township Mut. Fire..	F. G. Kramer.....	Luzerne.....
8	Benton.....	Vinton Mutual Fire.....	A. S. Chadbourne...	Vinton.....
9	Black Hawk	Danish Mutual Ins. Co.....	Adam Boysen.....	Cedar Falls.....
10	Black Hawk.	Farmers Mutual F. & L.....	W. H. Rownd.....	Cedar Falls.....
11	Boone.....	Farmers Mutual.....	John Cooper.....	Boone.....
12	Boone.....	Swede Mutual.....	Ernest Carlson.....	Boone.....
13	Bremer.....	Farmers Mutual Fire.....	John Homrighaus...	Denver.....
14	Bremer.....	First German Mut. F. L. & S.	Henry Mathe.....	Knittell.....
15	Bremer.....	German Farmers Mut. L. & S.	A. H. Möller.....	Klinger.....
16	Buchanan...	Consol. Patrons & Farmers Mutual Ins. Co.....	E. A. Chapman.....	Independence..
17	Buena Vista.	Farmers Mut. Fire Ins. Assn.	A. T. Troeger.....	Storm Lake.....
18	Butler.....	Farmers Mutual.....	Joseph Lion.....	Parkersburg...
19	Calhoun....	Farmers Mutual.....	F. B. Ramige.....	Rockwell City..
20	Calhoun....	German Mut. F., L. & W. S..	John J. Heide.....	Pomeroy.....
21	Carroll.....	Farmers Mutual F. & L.....	O. S. Noble.....	Glidden.....
22	Carroll.....	German Mut. F., L., W. C. & T.	O. Henry Flucker...	Halbur.....
23	Carroll.....	Farmers M. Ins. Co., Roselle	P. Jos. Koenig.....	Halbur.....
24	Carroll.....	Mount Carmel Mutual.....	Bernard Vonnahme...	Mt. Carmel.....
25	Cass.....	Farmers Mutual.....	Chas. R. Hunt.....	Atlantic.....
26	Cass.....	Noble Township Pro. Assn..	Herman Dolch.....	Lyman.....
27	Cass.....	Victoria Township M. I. Assn.	W. T. McKee.....	Massena.....
28	Cedar.....	Springdale Mutual.....	J. E. Michener.....	West Branch...
29	Cerro Gordo.	Farmers Mutual Ins. Assn..	Jos. Pedelty.....	Mason City.....
30	Cherokee...	Maple Valley.....	G. W. Blanch.....	Aurelia.....
31	Cherokee...	West. Cherokee Mut. F. & L.	H. M. Ferrin.....	Marcus.....
32	Chickasaw...	Farmers Mutual.....	Jas. F. Babcock...	New Hampton..
33	Clay.....	Farmers Mutual.....	J. P. Mills.....	Greenville.....
34	Clayton....	Farmers Mutual F. & L.....	A. E. Axtell.....	Strawberry Pnt
35	Clayton....	Farmers Mutual F. & L.....	Jos. Putz.....	Elkport.....
36	Clinton.....	Farmers Mutual.....	Michael Sullivan...	Welton.....
37	Clinton.....	German Farmers.....	Geo. Riedesel.....	Wheatland.....
38	Clinton.....	German Mut. F. & L.....	John Wirth.....	Elwood.....
39	Clinton.....	German Mut. F. & L.....	C. Andersen.....	Lyons.....
40	Crawford...	Farmers Mut. Ins. Society..	August Lundell....	Odebolt.....
41	Crawford...	Mut. F., L., T. & W. S. Ins. Co. of German Farmers.....	August Schultz.....	Denison.....
42	Dallas.....	Farmers Mutual.....	John Kent.....	Dallas Center..
43	Dallas.....	Patrons Mutual.....	Nicholas Angle.....	Dexter.....
44	Decatur....	Farmers Mutual.....	A. S. Gardner.....	Leon.....
45	Delaware...	Farmers Mutual Fire.....	A. S. Coon.....	Manchester.....

## No. 1.

## Associations of the State for the year ending December 31, 1896

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1896.	Risks written during the year.	Risks canceled during the year.
J. R. Brooks.....	Greenfield.....	Mar. 1, 1888	\$ 493,863.00	\$ 155,050.00	\$ 86,089 00
T. S. H. Dougherty.	Cromwell.....	Mar. 27, 1884	1,144,331 00	135,961 00	124,440 00
E. Bartheld.....	Lansing.....	April 2, 1870	1,015,774 00	49,235 00	6,500 00
Arne Grangard.....	Waukon.....	Mar. 1, 1860	441,617 00	27,520 00	10,180 00
Fred O. J. Voss.....	Exira.....	Aug. 11, 1888	121,405 00	31,763 00	23,425 00
I. N. Chenoweth.....	Vinton.....	Jan. —, 1873	978,014 00	34,165 00	63,630 00
Rudolph Schenken.	Keystone.....	Mar. 4, 1873	1,009,239 00	80,894 00	80,200 00
I. N. Chenoweth.....	Vinton.....	Feb. 12, 1862	264,345 00	46,391 00	10,395 00
Henry Johnson.....	Cedar Falls.....	April 1, 1884	480,129 00	141,096 00	79,006 00
D. F. Hoover.....	Waterloo.....	May 1, 1876	2,849,097 00	775,076 00	758,580 00
John Herron.....	Boone.....	Jan. 2, 1877	1,773,527 00	541,717 00	353,387 00
John Anderson.....	Madrid.....	April 16, 1884	439,346 00	98,665 00	70,617 00
Carl Hoppenworth.	Seigel.....	Mar. 25, 1875	2,689,293 00	518,549 00	437,096 00
H. Graefing.....	Maxfield.....	Dec. 14, 1878	1,325,796 00	551,590 00	267,540 00
Wm. Millus.....	Denver.....	Sept 26, 1876	1,235,182 00	335,332 00	325,106 00
Wm. Decker.....	Independence.	Aug. 1, 1894	2,359,496 00	476,211 00	520,820 00
Geo. A. Dalziel.....	Alta.....	July 1, 1887	930,996 00	331,988 00	166,494 00
Richard Daniels.....	Parkersburg.....	Feb. 18, 1876	3,303,147 00	557,681 00	731,615 00
J. L. Hibbs.....	Lake City.....	July 23, 1881	194,605 00	76,475 00	37,380 00
William Baumgart.....	Pomeroy.....	April 1, 1887	189,900 00	1,100 00	8,000 00
G. W. Briggs.....	Glidden.....	May 3, 1890	232,547 00	47,717 00	28,665 00
Henry Seewers.....	Manning.....	Jan. 1, 1886	1,095,721 00	101,881 00	12,971 00
J. C. Schwaller.....	Halbur.....	Mar. 24, 1876	241,000 00	129,000 00	.....
Frank Berger.....	Mt Carmel.....	Mar. 25, 1882	149,430 00	31,230 00	19,270 00
H. O. Breece.....	Atlantic.....	Feb. 14, 1889	680,552 00	212,529 00	129,725 00
Henry Müller.....	Lyman.....	Jan. 3, 1880	224,760 00	36,590 00	23,110 00
Frank Symonds.....	Mt Etna.....	Oct. 1, 1887	104,963 00	18,931 00	8,903 00
Wm Mather.....	Springdale.....	Jan. 23, 1871	860 000 00	239,986 00	219,986 00
N. Denimore.....	Mason City.....	July —, 1886	977,319 00	333,445 00	229,089 00
J. C. Lockin.....	Aurelia.....	May 30, 1883	337,518 00	90,116 00	64,043 00
G. W. Hartley.....	Marcus.....	May 4, 1885	1,195,655 00	183,480 00	63,900 00
O. H. Heath.....	New Hampton.....	June 1, 1875	1,019,571 00	181,104 00	8,454 00
A. W. Greene.....	Spencer.....	Feb. 1, 1889	1,018,036 00	302,454 00	209,779 00
H. Meyer.....	Elkader.....	Feb. 15, 1875	1,976,855 00	49,179 00	50,070 00
Henry Wistrick.....	Communia.....	April 2, 1866	2,291,110 00	46,460 00	968,063 00
J. Alex. Smith.....	DeWitt.....	Dec. 5, 1874	1,666,471 00	387,611 00	197,380 00
Chas. Mordhorst.....	Wheatland.....	Jan. 1, 1896	514,970 00	47,945 00	18,180 00
Henry N. Hahn.....	Grand Mound.	May 27, 1878	305,152 00	17,999 00	14,045 00
George Rix.....	Lyons.....	Jan. 1, 1887	546,596 00	28,150 00	35,061 00
A. Norelius.....	Kiron.....	Mar. 3, 1879	781,839 16	211,636 00	137,377 00
P. N. F. Dreesen...	Dreesen.....	Dec. 20, 1879	1,946,559 00	123,180 00	83,720 00
A. J. Wise.....	Dallas Center.	Feb. 26, 1895	389,679 00	171,098 00	37,605 00
J. E. Chandler.....	Dexter.....	Dec. 20, 1875	682,184 00	196,833 00	135,277 57
W. E. Gammon.....	Leon.....	Dec. —, 1873	126,620 00	23,180 00	27,437 00
C. A. Pierce.....	Delaware.....	Oct. —, 1879	253,700 00	34,630 00	18,860 00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
46	Des Moines..	Farmers Mutual.....	E. Woodward.....	Burlington.....
47	Des Moines..	German Mut. Aid Fire Assn.	Henry Thie.....	Dodgeville.....
48	Des Moines..	Mutual German Protestant Fire Ins. Assn.....	H. R. Pritsaff.....	Burlington.....
49	Des Moines..	Swedish Mutual.....	John A. Larson, Jr.	Burlington.....
50	Des Moines..	Swedish Lutheran Mutual.	Ludvig Holmes.....	Burlington.....
51	Dubuque.....	Farmers Alliance Mutual.	Nathan F. Simpson.	Farley.....
52	Dubuque.....	Farmers Mutual F. and L.	Mathias Faber.....	Oasade.....
53	Emmet.....	Farmers Mutual F. and L.	J. C. Kass.....	Wallingford.....
54	Fayette.....	Mutual Fire.....	O. C. Babcock.....	Fayette.....
55	Fayette.....	German Mutual Fire.....	G. Blesin.....	Eldorado.....
56	Floyd.....	Farmers Mutual.....	S. P. Wetherbee.....	Charles City.....
57	Franklin.....	Farmers Insurance Co.	O. J. Reeve.....	Hampton.....
58	Fremont.....	Farmers Mutual F. and L.	James Poindexter.	Hamburg.....
59	Greene.....	Farmers Mutual F. and L.	G. W. Wiant.....	Elippy.....
60	Grundy.....	Farmers Mutual F. and L.	E. H. Allison.....	Grundy Center.
61	Guthrie.....	Farmers Mutual Fire Assn.	W. O. Betts.....	Cassey.....
62	Hancock.....	Farmers Mut. Ins. Co. Ger. Soc. of the M. E. church	Wilhelm Jung.....	Charles City.....
63	Hancock.....	Farmers Mutual F. and L.	N. P. Bayers.....	Miller.....
64	Hardin.....	Farmers Mutual.....	O. H. Packard.....	Iowa Falls.....
65	Hardin.....	Providence Twp. Mutual.	W. H. Butler.....	New Providence
66	Harrison.....	Farmers Mutual F. and L.	F. F. Beebe.....	Reebee town.....
67	Henry.....	Farmers Mutual.....	H. O. Brown.....	Mt. Pleasant.....
68	Henry.....	Svea Mutual Protective.	S. P. Morgan.....	Swedesburg.....
69	Howard.....	Farmers Union Mut. F. and L.	S. A. Converse.....	Oresco.....
70	Humboldt.....	Farmers Mutual.....	J. W. King.....	Bradgate.....
71	Ida.....	Blaine Center F. and L.	R. B. Miller.....	Ida Grove.....
72	Iowa.....	Lenox Mutual F. and L.	Aug. N. Schloeman	Norway.....
73	Iowa.....	Patrons Mutual.....	Geo. O. House.....	Williamsburg.....
74	Jackson.....	Farmers Mutual Aid Assn.	Otto Schmidt.....	Van Buren.....
75	Jasper.....	Farmers Mutual.....	A. L. Harrah.....	Newton.....
76	Jefferson.....	Farmers Insurance Union...	James Glotfelty.....	Libertyville.....
77	Johnson.....	Lincoln Mutual.....	James O. Park.....	West Liberty.....
78	Johnson.....	Northwestern Farmers Mut.	Isaac Meyers.....	North Liberty.....
79	Johnson.....	Farmers Mut. of Sharon, Lib- erty and Washington twps	Martin Blirer.....	Riverside.....
80	Johnson.....	Union Farmers Mutual.....	E. M. Williams.....	Iowa City.....
81	Jones.....	German Mutual Fire.....	George H. Balster.....	Scotch Grove.....
82	Keokuk.....	Farmers Pioneer Mutual.....	James Lyle.....	Keota.....
83	Keokuk.....	Prairie Farmers Mutual.....	E. H. McCann.....	Indianapolis.....
84	Kossuth.....	Mutual Insurance.....	O. B. Hutchins.....	Algona.....
85	Lee.....	Farmers House Mutual Fire.	James Conaro.....	Denmark.....
86	Linn.....	Brown Township Mutual.....	W. E. Bundy.....	Springville.....
87	Linn.....	Oeska Farmeska.....	Jiri Ohadina.....	Danforth.....
88	Linn.....	Linn Twp. Mutual F. and L.	Michael Snyder.....	Mt. Vernon.....
89	Linn.....	West Side Mutual.....	Thomas Delaney.....	Fairfax.....
90	Louisa.....	Farmers Mutual Fire.....	J. F. Helnes.....	Wapello.....
91	Lucas.....	Mutual Fire and Life.....	J. A. Robison.....	Lucas.....
92	Madison.....	Farmers Mutual.....	John Brooker.....	Van Meter.....
93	Marshall.....	Iowa Valley Mutual.....	John Holston.....	Albion.....
94	Marshall.....	Farmers Mutual Fire.....	B. F. Smith.....	Marshalltown.....
95	Mitchell.....	Farmers Mutual Fire.....	J. W. Annis.....	Osga.....
96	Mitchell.....	German Farmers Mutual.....	A. H. Rosenberg.....	St. Ansgar.....
97	Monona.....	Farmers Mutual Fire.....	Lewis Iddings.....	Mapleton.....
98	Montgomery.	Villisca Mutual.....	Hiram Finley.....	Stanton.....
99	Muscatine.....	Farmers Mutual Fire.....	John W. Millar.....	Muscatine.....
100	Muscatine.....	White Pigeon F. and L.....	O. W. Derby.....	Wilton Junc.....

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1890.	Risks written during the year.	Risks canceled during the year.
O. M. Garman.....	Burlington.....	April —, 1875	\$ 934,459.00	\$ 119,305.00	\$ 65,000.00
Jacob Schmeiser....	Burlington....	May 26, 1867	572,890.00	18,125.00	4,328 00
Fred Herman.....	Burlington.....	Mar. 6, 1894	208,340.00	70,206.00	800 00
Nils Anderson.....	Burlington.....	April 12, 1889	409,150.00	133,400.00	116 070.00
A. J. Swanson.....	Burlington.....	Jan. 17, 1889	773,264 00	201,373.00	107,630.00
Willis H. Hogan....	Farley.....	June 12, 1891	237,040.00	121,865.00	90,000.00
John Maire.....	Cascade.....	Jan. 12, 1895	104,781.00	13,560 00	3,040.00
H. A. Gaarde.....	Armstrong.....	Mar. 20, 1893	101,019.00	107,102.00	15,850 00
K. J. Young.....	Oelwein.....	Sept. 1, 1875	2,082,626 00	577,512.00	501,450.00
William Poetting....	Eldorado.....	July 7, 1877	1,709,111.00	124,580 00	79,590 00
P. P. Cole.....	Charles City....	Jan. 1, 1880	1,896,895 00	480,010.00	248,640.00
N. McDonald.....	Hampton.....	June 6, 1889	500,441.00	108,410 00	90,700.00
Anton Miller.....	Hamurg.....	Oct. 4, 1894	87,040 00	9 285.00	7,400 00
Lee Davis.....	Jefferson.....	Mar. 23, 1888	889,478.00	263,758 00	119,514.00
H. B. Kelly.....	Grundy Center	July 26, 1888	1,412,189.00	474,436.00	164,323.00
F. D. Steen.....	Menlo.....	Mar. 24, 1883	463,286.32	142,507.00	94,969.32
Charles Schuler....	Garner.....	April 7, 1887	695,291.00	143,196.00	284,056 00
G. B. Maben.....	Forest City....	July 1, 1889	232,475 00	77,198.00	31,818.00
Fayette Holmes....	Iowa Falls.....	May 30, 1890	646,990.00	840,586 00	130,819 00
J. J. Wood.....	N. Providence.	Aug. 14, 1871	210,909 00	62,400 00	33,120 00
O. N. Cadwell.....	Logan.....	June 25, 1887	1,610,313 00	312,022.00	164,595 00
Ed. N. Kitchem....	Mt. Pleasant..	June 10, 1874	1,394,966 00	435,750 00	401 619 00
Olof Anderson.....	Swedesburg....	Jan. 10, 1876	137,021.00	14,946 00	8,440.00
John Steinman.....	Oresco.....	July 1, 1890	1,188,589.00	158,466 00	145,087.87
S. K. Groth.....	Thor.....	Sept. 25, 1893	537,962 00	169,573.00	84,468 00
Alex Hartley.....	Ida Grove.....	Mar. 21, 1887	319,260.00	12,260 00	68,329 00
M. L. Uthoff.....	Norway.....	April 14, 1883	432,030 00	10,895.00	.....
A. R. Ogden.....	Williamsburg..	Sept. 4, 1875	1,306,570 00	4,234 00	65,225.00
T. F. Elliott.....	Preston.....	April 8, 1875	1,840,391 00	838,131 00	599,340 00
W. F. Boyd.....	Newton.....	May 10, 1875	1,194,935 00	437,500.00	122,765 00
W. B. Frame.....	Vega.....	Aug. 1, 1874	784,762.00	147,400 00	177,559 00
Hiram Heath.....	Iowa City.....	Nov. 15, 1873	417,506 00	95,325.00	83,458 00
R. A. Keen.....	Iowa City.....	May 1, 1867	1,193,906.00	209,977.00	146,737.00
Isaac S. Weeber....	Iowa City.....	July 7, 1866	410,459 00	79,627 00	25,423.00
E. Tudor.....	Iowa City.....	Dec. 6, 1873	242,316 00	61,250.00	44,645.00
Harm Harmes.....	Laugworthy....	Dec. 1, 1888	570,926 00	43,121 00	13,946 01
H. P. Newton.....	Keota.....	June 8, 1878	910,735.00	265,848 00	228,118.00
W. H. Brown.....	Rose Hill.....	Feb. 10, 1880	1,617,850 00	533,000.00	338,403.00
E. Blackford.....	Algona.....	April 18, 1887	893,075.00	198,073 00	32,500.00
Herm. Lohman, Jr..	West Point....	July 5, 1895	91,785.00	31,701 00	475 00
J. O. Gritman.....	Springville....	Nov. —, 1867	809,737 00	210,120.00	206,257.00
Joseph Hauslik....	West'n College	Feb. 10, 1879	1,091,096 80	257,140 00	218,630.00
A. B. Strother.....	Mt. Vernon....	Aug. 27, 1870	831,445 00	227,900 00	194,370 00
John McAllister....	Palo.....	May 18, 1874	1,544,916.00	441,769 00	330,801.00
Charles E. Stone....	Wapell.....	Sept. 6, 1891	723,156 00	164,540.00	47,556.00
John Cullerton....	Chariton.....	Jan. 10, 1887	610,008.00	60,410 00	170,410 00
George Storck.....	De Soto.....	Jan. —, 1880	562,321.00	103,710 00	53,331 00
F. S. Wheaton.....	Albion.....	Feb. —, 1869	979,145 00	53,250 00	53,850 00
George E. Orary....	Lamelle.....	Feb. 24, 1872	963,695.68	253,861.30	171,172 20
O. S. Jacobs.....	Osage.....	April 1, 1874	2,112,128 00	669,490.00	466,870.00
A. Brogmus.....	Grafton.....	Dec. 12, 1881	403,621.00	57,523 00	5,750 00
P. F. Roe.....	Castana.....	June 10, 1893	71,482.46	63,821 92	4,408 00
P. B. English.....	Villisca.....	May 21, 1891	436,918 00	188,749.00	158,312 00
J. B. Jester.....	Sweetland.....	Nov. 8, 1873	685,400 00	78,780.00	42,695 00
J. L. Grisler.....	Wilton Junc....	Dec. —, 1872	1,503,108 00	196,738.00	33,044 00

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101	Osceola .....	Farmers Mutual F. & L. ....	Robert Stamm .....	Sibley .....
102	O'Brien .....	Farmers Mut. F. & L. Ins. As	S. B. Crosser .....	Sutherland .....
103	Page .....	Morton Twp. Farmers Mut Fire .....	David Wingert .....	Shenandoah .....
104	Palo Alto .....	Farmers Mutual .....	J. O. Baker .....	Emmetsburg .....
105	Plymouth .....	Farmers' Mutual Ins. Assn. ..	John Schneider .....	Hinton .....
106	Pocahontas ..	Farmers Mutual F. & L. ....	P. J. Shaw .....	Plover .....
107	Polk .....	Farmers Mutual .....	O. H. Gross .....	Ankeny .....
108	Polk .....	Swedish Mutual .....	A. J. Holt .....	Des Moines .....
109	Potawat'mie ..	Farmers Mutual Fire .....	R. Campbell .....	Keg Creek .....
110	Poweshiek .....	Farmers Mutual .....	A. J. Blakely .....	Grinnell .....
111	Ringgold .....	Farmers Mut Fire Ins. Assn ..	W. S. Shriver .....	Mt. Ayr .....
112	Sac. ....	Farmers Mutual .....	W. D. Forbes .....	Wall Lake .....
113	Scott .....	Farmers Mutual .....	John E. Dempster .....	Donahue .....
114	Scott .....	German Mutual Fire .....	Frd. Aug. Rochan .....	Davenport .....
115	Scott .....	Mutual Fire Self Ins Co. of German Householders .....	Frederick Rock .....	Amity .....
116	Scott .....	Wolcott Mutual Fire .....	John Vogt .....	Stockton .....
117	Shelby .....	Danish Mutual Fire .....	Rasmus Hansen .....	Elk Horn .....
118	Shelby .....	Farmers Mutual .....	Marsellus Larson .....	Kirkman .....
119	Shelby .....	Westphalia Farmers Society ..	Fred Loehr .....	Westphalia .....
120	Sioux .....	Farmers Mutual .....	B. F. Hawkins .....	Hull .....
121	Sioux .....	German Farmers Mut Fire ..	Henry F. Becker .....	Struble .....
122	Story .....	Farmers Mutual F. & L. ....	A. J. Graves .....	Ames .....
123	Story .....	Farmers Mutual .....	John Evenson .....	Roland .....
124	Story .....	Fieldburg Mutual .....	J. O. Severeld .....	Huxley .....
125	Tama .....	Farmers Mutual Aid .....	W. G. Mallin .....	Tama .....
126	Tama .....	Mutual Fire Ins. Co. of Ger- man Farmers .....	Henry Voegel .....	Berlin .....
127	Taylor .....	Farmers Mut. Ins Co. of Holt and Nodaway Townships ..	H. B. Moats .....	Guss .....
128	Van Buren ..	Southern Van Buren Co. ..	E. H. Kirkendall .....	Leando .....
129	Van Buren ..	Farmers Mut. Protective As. ..	J. M. Bryant .....	Birmingham .....
130	Wapello .....	Kirkville Mut. F. & L. Ins. As	John Reed .....	Kirkville .....
131	Wapello .....	Munterville Mut. F. & L. As	Samuel Johnson .....	Munterville .....
132	Warren .....	Farmers Mutual .....	John Sauer .....	Lacona .....
133	Wayne .....	Farmers Mutual Fire .....	H. O. Miller .....	Ovid .....
134	Webster .....	Farmers Mutual Ins. Assn. ....	L. S. Coffin .....	Ft Dodge .....
135	Webster .....	Scandinavian Mutual .....	Swan Johnson .....	Dayton .....
136	Washington ..	Farmers Mutual Ins. Assn. ....	R. A. Hutton .....	Washington .....
137	Winnebago ..	Farmers Mut. F. & L. Ins. As	A. Moursund .....	Lake Mills .....
138	Winneshiek ..	Bohemian Mutual .....	John Bouska .....	Protein .....
139	Winneshiek ..	Farmers Mutual Fire .....	O. H. Williams .....	Wash. Prairie .....
140	Winneshiek ..	Norwegian Mut. Pro. Assn. ....	A. Jacobsen .....	Nordness .....
141	Woodbury .....	Mutual F., L. & T Ins. Co. of German Farmers .....	August Lille .....	Mapleton .....
142	Woodbury .....	Woodbury and Plymouth Cos. Farmers Mutual .....	H. S. Eberly .....	Hoskins .....
143	Worth .....	Farmers Mutual .....	E. E. Savre .....	Northwood .....
144	Wright .....	Farmers Mutual Ins Assn. ....	J. G. Me hem .....	Clarion .....
145	.....	Farmers Mutual Hall Ins. Assn of Iowa .....	W. D. Forbes .....	Des Moines .....
146	.....	The Mutual Fire Ins. Co .....	H. C. Laub .....	Denison .....
147	.....	Iowa Mercantile Mutual Fire Ins. Assn .....	A. W. Greene .....	Spencer .....
148	.....	Iowa Mut. Tornado, Oyclone and Windstorm Ins. Assn. ....	A. N. Buckman .....	Harlan .....
149	.....	Town Mutual Fire Ins. Assn. ....	O. J. Anderson .....	Lenox .....
	Total .....	.....	.....	.....

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1896.	Risks written during the year.	Risks canceled during the year.
Will Thomas.....	Sibley.....	Sept. 28, 1889	\$ 363,441.00	\$ 140,409.00	\$ 53,497.00
L. T. Gates.....	Gaza.....	July 19, 1890	483,030.00	193,834.00	78,592.00
James A. Swallow..	Shenandoah...	Feb. 28, 1887	701,203.00	229,547.00	98,915.00
E. P. McEvoy.....	Osgood.....	April 3, 1886	1,123,818.00	376,361.00	231,957.00
Robert Crouch.....	Merrill.....	April 26, 1886	296,215.00	73,103.00	33,610.00
J. J. Bruce.....	Rolfe.....	Jan. 1, 1891	350,310.00	163,207.00	75,608.00
H. J. Rowe.....	Des Moines....	April 6, 1874	1,298,198.00	121,166.01	62,326.00
C. A. Kyden.....	Des Moines....	May 1, 1881	124,117.50	80,845.10	11,629.50
L. E. Olendorf.....	Council Bluffs	Dec. 10, 1863	2,710,760.00	673,832.00	407,401.00
L. G. O. Peirce.....	Grinnell.....	Jan. 23, 1875	1,131,932.00	173,481.00	34,363.00
G. A. Wyant.....	Mt. Ayr.....	April 9, 1887	291,379.00	83,270.00	43,331.00
F. E. Gordon.....	Sac City.....	Aug. —, 1875	1,428,950.00	310,718.00	212,418.00
Henry Parmelee.....	Davenport.....	Jan. 24, 1874	304,384.00	81,270.00	60,510.00
M. J. Rohlf.....	Davenport.....	Dec. 1, 1868	1,696,810.00	33,620.00	8,155.00
Frederick Rock....	Amity.....	Aug. 12, 1868	1,030,275.00	20,405.00	1,050.00
Henry H. Sindt.....	Wolcott.....	May 1, 1883	468,985.00	33,900.00	4,900.00
Hans Petersen.....	E. k Horn.....	Mar. 1, 1884	92,538.00	367,168.00	223,650.00
A. N. Buckman.....	Harlan.....	Feb. 12, 1887	703,235.00	140,015.00	67,775.00
Jos. Kuesdrenberg.	Westphalia....	Jan. 9, 1880	336,273.10	43,200.00	9,570.00
Calvin Hook.....	Hull.....	June 11, 1866	297,219.00	82,978.00	51,521.00
Hans Moeller.....	Rock Valley....	Oct. 3, 1891	538,759.00	191,376.00	18,045.00
D. M. Hayden.....	Ames.....	July 1, 1887	713,760.00	267,342.00	114,338.00
R. K. Gaard.....	Roland.....	Nov. 1, 1885	677,508.00	25,347.00	118,077.00
A. K. Olson.....	Cambridge.....	April 11, 1887	112,425.00	37,125.00	7,675.00
James O'Neill.....	Traer.....	June 1, 1895	769,274.00	60,033.00	17,701.00
J. F. Lundt.....	Berlin.....	Jan. 6, 1896	908,423.00	14,797.00	26,032.00
J. W. Carlisle.....	Guss.....	April 4, 1888	152,984.00	31,007.00	26,643.00
H. I. Worden.....	Pittsburg.....	Mar. 2, 1891	587,284.00	101,676.00	70,000.00
J. S. Hope.....	Birmingham...	Dec. 14, 1871	507,573.00	57,660.00	13,024.00
Fred McNair.....	Kirkville.....	Mar. 10, 1879	528,421.00	197,962.00	137,966.00
C. E. Johnson.....	Munterville....	Mar. 10, 1881	122,563.00	58,557.00	21,072.00
H. F. Durham.....	Milo.....	June 2, 1888	196,128.00	44,233.00	23,421.00
H. K. Evans.....	Corydon.....	April 6, 1873	696,032.00	103,824.00	41,283.00
C. H. Payne.....	Ft Dodge.....	Oct. 14, 1884	1,408,900.00	423,700.00	257,280.00
O. E. Borg.....	Pilot Mound...	Oct. 24, 1884	715,060.00	191,617.00	114,755.00
Sidney Ooon.....	Riverside.....	—, 1883	3,228,407.00	694,160.00	515,003.00
O. N. Flugum.....	Leland.....	June 14, 1886	436,165.05	216,909.00	95,565.00
James Jarosh.....	Spillville.....	Nov. 14, 1876	383,820.00	19,420.00	.....
Christian Lower.....	Decorah.....	Mar. 24, 1877	724,699.00	178,840.00	7,002.00
J. J. Ranning.....	Nordness.....	Mar. 16, 1872	1,360,234.00	100,200.00	42,782.00
William Wiese.....	Danbury.....	Jan. 15, 1890	233,880.00	26,995.00	6,630.00
M. E. Twitchell.....	Moville.....	Feb. 20, 1889	205,035.00	71,398.00	43,805.00
T. O. Bone.....	Northwood.....	Mar. 25, 1882	1,428,820.00	388,079.00	241,617.00
W. W. Sheplee.....	Clarion.....	June 23, 1890	59,245.00	156,269.00	135,838.00
W. A. Rutledge.....	Des Moines....	Mar. 4, 1893	7,885,469.00	4,790,190.00	2,633,875.00
S. G. Scott.....	Des Moines....	Dec. 10, 1895	31,050.00	540,867.00	43,900.00
C. W. Coffin.....	Spencer.....	Oct. 10, 1893	168,530.00	510,150.00	192,115.00
J. B. Herriman.....	Des Moines....	Dec. —, 1893	35,337,418.00	13,657,976.00	5,220,092.00
O. E. Harsh.....	Des Moines....	Jan. 1, 1896	3,523,323.00	2,425,887.00	250,164.00
			\$79,934,693.15	\$29,155,645.00	12,183,673.50

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
1	Adair .....	Farmers Mutual Fire Insurance association .....
2	Adams .....	Farmers Mutual Fire and Lightning association .....
3	Allamakee .....	German Farmers Mutual Aid association .....
4	Allamakee .....	Scandinavian Mutual Protective association .....
5	Audubon .....	Greely Farmers Mutual Fire Insurance company .....
6	Benton .....	Eden Fire .....
7	Benton .....	Iowa Township Mutual Fire .....
8	Benton .....	Vinton Mutual Fire .....
9	Black Hawk .....	Danish Mutual Insurance company .....
10	Black Hawk .....	Farmers Mutual Fire and Lightning .....
11	Boone .....	Farmers Mutual .....
12	Boone .....	Swede Mutual .....
13	Bremer .....	Farmers Mutual Fire .....
14	Bremer .....	First German Mutual Fire, Lightning and Storm .....
15	Bremer .....	German Farmers Mutual Lightning and Storm .....
16	Buchanan .....	Consolidated Patrons and Farmers Mutual Insurance company .....
17	Buena Vista .....	Farmers Mutual Fire Insurance association .....
18	Butler .....	Farmers Mutual .....
19	Calhoun .....	Farmers Mutual .....
20	Calhoun .....	German Mutual Fire, Lightning and Windstorm .....
21	Carroll .....	Farmers Mutual Fire and Lightning .....
22	Carroll .....	German Mutual Fire, Lightning, Wind, Cyclone and Tornado .....
23	Carroll .....	Farmers Mutual Insurance company, of Roselle .....
24	Carroll .....	Mt. Carmel Mutual .....
25	Cass .....	Farmers Mutual .....
26	Cass .....	Noble Township Protective association .....
27	Cass .....	Victoria Township Mutual Insurance association .....
28	Cedar .....	Springdale Mutual .....
29	Cerro Gordo .....	Farmers Mutual Insurance association .....
30	Cherokee .....	Maple Valley .....
31	Cherokee .....	Western Cherokee Mutual Fire and Lightning .....
32	Chickasaw .....	Farmers Mutual .....
33	Clay .....	Farmers Mutual .....
34	Clayton .....	Farmers Mutual Fire and Lightning .....
35	Clayton .....	Farmers Mutual Fire and Lightning .....
36	Clinton .....	Farmers Mutual .....
37	Clinton .....	German Farmers .....
38	Clinton .....	German Mutual Fire and Lightning .....
39	Clinton .....	German Mutual Fire and Lightning .....
40	Crawford .....	Farmers Mutual Insurance society .....
41	Crawford .....	Mutual Fire, Lightning, Tornado and Windstorm Insurance Company of German Farmers .....
42	Dallas .....	Farmers Mutual .....
43	Dallas .....	Patrons Mutual .....
44	Decatur .....	Farmers Mutual .....
45	Delaware .....	Farmers Mutual Fire .....
46	Des Moines .....	Farmers Mutual .....
47	Des Moines .....	German Mutual Aid Fire association .....
48	Des Moines .....	Mutual German-Protestant Fire association .....
49	Des Moines .....	Swedish Mutual .....
50	Des Moines .....	Swedish Lutheran Mutual .....
51	Dubuque .....	Farmers Alliance Mutual .....
52	Dubuque .....	Farmers Mutual Fire and Lightning .....
53	Emmet .....	Farmers Mutual Fire and Lightning .....
54	Fayette .....	Mutual Fire .....
55	Fayette .....	German Mutual Fire .....

## IOWA INSURANCE REPORT.

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CONTINUED.

Risks in force January 1, 1897.	Losses paid during the year.	Amounts paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1898.	Cost per \$1,000 of insurance for last five years.
\$ 582,853.00	\$ 305 61	\$ 221.08	\$ 115.40	\$ 642.09	\$ 1.12	\$ 8.81
1,155,842 00	1,668 28	174.05	163 95	4,003 28	3.49	15.52
1,058,490 00	587.40	145.45	9 87	742 72	.70	4 63
458,967 00	169 99	101 79	.....	371.78	.59	4.88
128,742 00	95.00	150 00	10.05	255.05	1.17	.....
946,579 00	2,651 28	149.20	36.75	2,837 23	3.00	17.14
1 036,323 00	2,413 43	261 00	23.75	2,723.18	2.62	5.60
290 345.00	44.09	93 28	40.05	177.42	.61	.....
522,120 00	341.24	97 25	15 85	434 84	.67	.....
2,895,543 00	1,968.92	717 08	86.63	2,771.57	.97	10.33
1,970,857.00	3,461 09	377.71	258 81	4,087.61	2 04	9.48
457,394.00	80.98	160 25	8 02	249.25	.54	6.45
2,736,706.00	2,183 40	614.52	202 29	3,000 01	1 09	8 49
1,609,848 00	900 23	266.25	139 81	1,306.29	.81	11.31
1,293,406.00	1,892.76	250 60	30 00	2,112.36	1 63	11.39
2,214,887.00	4,487 33	614.20	500.44	5,601.97	2.45	.....
1 0 6,460 00	890 87	605 47	19 00	1,514 84	1.39	9.71
3,139,112.00	9,254.24	1,610 40	267 35	11,131.98	3 55	10.12
244,680 00	143.25	235.00	150 00	536 25	2.29	17.20
128,000.00	61.00	128.10	24.95	214 05	1 17	27.72
251,589 00	1,375 00	83 17	5.00	1,462 17	5.81	8 23
1,184,630.00	724 67	275.77	23 97	1,024 41	.86	3.94
870,000 00	751 63	90.14	10.85	852 63	2.30	.....
161,290 00	.....	38 82	9.45	48 27	.30	.....
763,336.00	2,617.43	697.35	214.11	3,528 89	4.62	14.81
229,240.00	169 50	71.25	10 00	260 75	1.05	8.51
112,999 00	40.00	18 50	18 28	76 78	.67	.....
910,000.00	507 01	280.00	120 54	947 54	.98	4.81
1,063,675 00	1,965.18	887.46	138.99	3,011.53	2.78	14.47
263,590.00	178 20	71.00	17.75	266.95	.73	5.18
1,215,536 00	3,029 40	250 56	117 15	3,397.11	2 58	8.60
1,199,221.00	2,689 00	471 73	51.50	3,159 23	2.63	8.80
1,104 700 00	1,881 46	711.60	227 97	2,801.03	2.54	9.74
1,975,964 00	1,176.50	263 85	250 93	1,693 27	.86	9 67
1,277,507 00	5,798 71	569 25	67.25	6,425.24	4.74	11.51
1,856,722.00	2,868.23	835 98	98.93	4,793 53	2.58	8.64
544,735 00	1,022 00	214 85	26 68	1,270 53	2.31	5 80
309,108.00	41 00	100.50	48.29	159 79	.61	4.40
139,635.00	703.50	123 65	19 80	905 95	1 18	3 53
866,291.16	1,141 83	352 21	57.47	1,554 51	1 82	8.79
1,991,009.00	2,584 25	876 87	103 13	3,544 25	1 78	6 19
473,164.00	1,029 75	246 61	12 62	1,289 93	2 73	.....
725,129 48	1,078 66	468 02	117.21	2,261 89	3.14	11.56
122,563 00	450.00	45 88	9 42	505.30	4.12	11 91
309,980.00	58.80	35 76	20 35	114.41	.42	14.19
978,784 00	510.00	319 00	100.00	929.00	.95	7.99
586,619 60	.....	62 75	20 00	82 75	.14	5.98
277,945.00	42 80	91.00	3 00	125 30	.45	.....
421 430 00	4.50	13 00	47 65	245.15	.58	7 85
267,007 00	2,733.54	343.90	185.40	3,261 84	3.76	19.11
318,935 00	742.00	260.00	32 00	1,035.00	3 21	14.32
115,491.00	27 00	57.40	13.15	77 51	.67	.....
192,201.00	166.00	223.50	137 89	527 89	2.74	.....
2,136,090 00	2,958 41	750 00	.....	3,738.41	1.73	10.26
1,312,981.00	5,068.64	431 13	298.21	5,747 98	3.11	8.39



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
56	Floyd .....	Farmers Mutual.....
57	Franklin .....	Farmers Insurance Company.....
58	Fremont .....	Farmers Mutual Fire and Lightning .....
59	Greene .....	Farmers Mutual Fire and Lightning.....
60	Grundy .....	Farmers Mutual Fire and Lightning.....
61	Guthrie .....	Farmers Mutual Fire Association.....
62	Hancock .....	Farmers Mutual Ins. Co. German Society of the M E Church...
63	Hancock .....	Farmers Mutual Fire and Lightning.....
64	Hardin .....	Farmers Mutual.....
65	Hardin .....	Providence Township Mutual.....
66	Harrison .....	Farmers Mutual Fire and Lightning .....
67	Henry .....	Farmers Mutual.....
68	Henry .....	Svea Mutual Protective.....
69	Howard .....	Farmers Union Mutual Fire and Lightning.....
70	Humboldt .....	Farmers Mutual.....
71	Ida .....	Blaine Center Fire and Lightning.....
72	Iowa .....	Lenox Mutual Fire and Lightning.....
73	Iowa .....	Patrons Mutual.....
74	Jackson .....	Farmers Mutual Aid Association.....
75	Jasper .....	Farmers Mutual.....
76	Jefferson .....	Farmers Insurance Union.....
77	Johnson .....	Lincoln Mutual.....
78	Johnson .....	Northwestern Farmers Mutual Fire.....
79	Johnson .....	Farmers Mutual of Sharon, Liberty and Washington townships.
80	Johnson .....	Union Farmers Mutual.....
81	Jones .....	German Mutual Fire.....
82	Keokuk .....	Farmers Pioneer Mutual.....
83	Keokuk .....	Prairie Farmers Mutual.....
84	Kossuth .....	Mutual Insurance.....
85	Lee .....	Farmers Home Mutual Fire.....
86	Linn .....	Brown Township Mutual.....
87	Linn .....	Ceska Farmers.....
88	Linn .....	Linn Township Mutual Fire and Lightning.....
89	Linn .....	West Side Mutual.....
90	Louisa .....	Farmers Mutual Fire.....
91	Lucas .....	Mutual Fire and Lightning .....
92	Madison .....	Farmers Mutual.....
93	Marshall .....	Iowa Valley Mutual .....
94	Marshall .....	Farmers Mutual Fire.....
95	Mitchell .....	Farmers Mutual Fire.....
96	Mitchell .....	German Farmers Mutual.....
97	Monona .....	Farmers Mutual Fire.....
98	Montgomery .....	Villisca Mutual .....
99	Muscatine .....	Farmers Mutual Fire.....
100	Muscatine .....	White Pigeon Fire and Lightning.....
101	Osceola .....	Farmers Mutual Fire and Lightning .....
102	O'Brien .....	Farmers Mutual Fire and Lightning Insurance association.....
103	Page .....	Morton Township Farmers Mutual Fire .....
104	Palo Alto .....	Farmers Mutual.....
105	Plymouth .....	Farmers Mutual Insurance association.....
106	Pocahontas .....	Farmers Mutual Fire and Lightning .....
107	Polk .....	Farmers Mutual.....
108	Polk .....	Swedish Mutual.....
109	Pottawattamie .....	Farmers Mutual Fire.....
110	Poweshiek .....	Farmers Mutual.....

# IOWA INSURANCE REPORT.

CONTINUED.

Risks in force Jan- uary 1, 1907.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1906.	Cost per \$1,000 of insurance for last five years
2,108,285 00	3,691.00	378 00	213 00	4,277 00	2 08	
518,748 10	157 50	123 00	83 95	316.45	.61	
68,931 00		29 01	8 53	87.53	.54	
836,632 00	1,780.80	447.58	73 53	2,351.02	2.81	
1,722,302 00	2,421.20	427.94	148.27	2,997.41	1.74	
510,921 00	894.50	411.99	67.10	1,375.99	2.60	
530,531 00	308.58	161.82	72.49	602.86	1.03	
277,857 00	55.00	115.50	32.51	203.00	.73	
854,757 00	1,514.47	443.00	101.00	2,058.47	2.40	
341,188 00	415.70	71.25	40 06	527 01	2.19	
1,757,740 00	4,187.00	515 95	308 68	5,011 63	2 96	
1,922,167 00	4,723.71	869 00	87 18	5,678.89	2 94	
1,488,379 00		49 38		49 38	.33	
1,157,017 13	2,213 18	631 77	150 58	3,019.53	2 52	
612,083 00	845.00	276.04	38.37	1,159 41	1.89	
200,821 00	887.85	284.50	58 70	1,231.05	3.23	
443,425 00	302.44	64.25		373 73	.84	
1,120,579 00	742 20	311.30	67 96	1,121.46	.85	
2,077,082 00	3,350 00	825 00	185 00	4,420.00	2.18	
1,428,750 00	5,234 41	1,321.10	98 95	6,710 43	4 47	
754,603 00	4,699 80	169 00	74.13	4,942 93	6 55	
413,373 00	970 00	166.80	37 10	1,174.00	2.73	
242,178 00	1,175 00	266 76	27 64	1,469 40	1 16	
404,661 00	312 00	54 34	11 99	378 33	.81	
60,981 00	170 00	111.50	7 00	288.50	.93	
300,101 00	315 07	199 41	59.71	604 19	1.09	
97,965 00	3,094 56	354 50	70 69	3,519 75	3 71	
1,082,415 00	3,918 59	226 40	185.42	4,340.41	2 46	
1,084,648 00	1,081.06	197 75	53 15	1,331.96	1.26	
122 011 00		71 00	4 00	75 00	.61	
1,121,689 00	800.48	274.50	32 95	607.93	.75	
1,120,406 80	743 75	427 75	22.42	1,193 92	1.06	
1,475 00	1,403.00	272 00	30 10	1,703 00	1 83	
5,843 00	2,152 50	506 00	44 55	2,703.65	1.63	
2,440 00		396 00	70 00	466.00	.56	
20,000 00		196 06	97 66	293 72	.59	
12,700 00	1,314 44	223 80	40 45	1,493 69	2.44	
79,545 00	3,637 12	270 10	156 45	3,993 57	4.08	
10,333 00	2,021 80	304 50	69 04	2,395 34	2.27	
21,748 00	2,163.40	250 26	119 12	2,532 78	1 14	
55,396 00	483.07	81 00	3 70	569 37	1.25	
10,498 38		182 00	21 80	204 80	1.56	
107,385 00	906 00	150 00	25 66	1,081 66	2 31	
21,546 00	1,168.50	483 35	83 35	1,735 60	2 40	
8,797 00	2,567 05	393 27	156.27	3,116.59	1.88	
44,232 00	1,305 07	153.75	25 44	1,484 26	3 11	
57,577 00	755.85	467 50	79 09	1,302 44	2 25	
34,410 00	1,240 87	435 55	133 44	1,814.86	2 21	
1,000 00	2,832 66	622.42	135 98	3,591 06	2.82	
30 00		63 00	22 10	85 70	.26	
100 00	593.10	4 80 00	85 50	1,126.60	2 17	
34 00	2,467.22	405.50	138 67	3,011.39	2 19	
11 00	7,505 48	101 50	10 15	111.65	.78	
48 00	1,457.39	1,233.84	237.43	9,026 24	3 03	
		318 00	42 80	1,818.10	1.44	

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.
111	Ringgold .....	Farmers Mutual Fire Insurance association.....
112	Sac .....	Farmers Mutual.....
113	Scott .....	Farmers Mutual.....
114	Scott .....	German Mutual Fire.....
115	Scott .....	Mutual Fire Self Insurance Company of German Householders.....
116	Scott .....	Walcott Mutual Fire .....
117	Shelby .....	Danish Mutual Fire.....
118	Shelby .....	Farmers Mutual.....
119	Shelby .....	Westphalia Farmers society.....
120	Sioux .....	Farmers Mutual.....
121	Sioux .....	German Farmers Mutual Fire.....
122	Story .....	Farmers Mutual Fire and Lightning.....
123	Story .....	Farmers Mutual.....
124	Story .....	Fieldburg Mutual .....
125	Tama .....	Farmers Mutual Aid .....
126	Tama .....	Mutual Fire Insurance Company of German Farmers.....
127	Taylor .....	Farmers Mutual Insurance Co. of Holt and Nodaway Township.....
128	Van Buren.....	Southern Van Buren County.....
129	Van Buren.....	Farmers Mutual Protective association.....
130	Wapello .....	Kirkville Mutual Fire and Lightning Insurance association.....
131	Wapello.....	Munterville Mutual Fire and Lightning association.....
132	Warren .....	Farmers Mutual.....
133	Wayne.....	Farmers Mutual Fire.....
134	Webster.....	Farmers Mutual Insurance association.....
135	Webster.....	Scandinavian Mutual.....
136	Washington .....	Farmers Mutual Insurance association.....
137	Winnebago .....	Farmers Mutual Fire and Lightning Insurance association .....
138	Winneshiek .....	Bohemian Mutual.....
139	Winneshiek.....	Farmers Mutual Fire.....
140	Winneshiek.....	Norwegian Mutual Protective association.....
141	Woodbury .....	Mutual Fire, Lightning and Tornado Ins. Co of German Farmers.....
142	Woodbury .....	Woodbury and Plymouth Counties Farmers Mutual.....
143	Worth.....	Farmers Mutual.....
144	Wright.....	Farmers Mutual Insurance association.....
145	.....	Farmers Mutual Hail Insurance Association of Iowa.....
146	.....	The Mutual Fire Insurance company.....
147	.....	Iowa Mercantile Mutual Fire Insurance association.....
148	.....	Iowa Mutual Tornado, Cyclone and Windstorm Insurance Ass'n.....
149	.....	Town Mutual Fire Insurance association.....
	Total.....	.....

Where cost for the past five years is not shown, the association has not reported for

# IOWA INSURANCE REPORT.

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Continued.

Blacks in force Jan- uary 1, 1886.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost per \$1,000 of insurance for the year 1886.	Cost per \$1,000 of insurance for the last five years.
1,000,000.00	353.55	188.28	29.75	571.58	1.73	11.83
1,000,000.00	5,300.86	772.89	167.05	6,240.80	3.94	10.88
1,000,000.00	180.00	180.00	6.57	186.57	.58	7.08
1,722,225.00	2,882.45	449.75	224.50	4,538.70	2.68	3.76
1,000,000.00	900.00	164.00	40.90	1,104.90	1.00	3.76
407,325.00	148.40	161.00	9.50	319.90	.64	4.20
1,000,000.00	1,083.50	549.00	31.75	1,619.25	1.58	9.88
775,474.00	1,303.89	267.25	116.29	1,789.53	2.28	9.90
200,000.00	308.15	81.15	7.57	394.87	1.04	5.65
200,708.00	630.78	78.78	56.84	761.43	2.31	9.19
712,000.00	721.00	416.80	83.62	1,221.42	1.71	28.27
200,000.00	120.80	658.42	94.05	866.82	1.08	10.41
200,778.00	121.00	669.09	80.76	870.86	1.15	6.00
241,325.00	139.75	139.75	7.63	147.40	1.04	18.10
201,000.00	1,440.65	371.95	81.61	1,994.11	2.38	13.17
207,183.00	640.50	299.21	67.18	1,015.89	1.09	8.47
207,183.00	150.00	120.50	20.58	301.08	1.89	11.28
200,000.00	2,880.78	196.71	64.97	3,128.43	6.05	9.71
200,000.00	2,904.50	145.57	10.60	3,060.67	6.36	10.45
200,477.00	1,890.30	308.25	47.50	2,286.05	3.80	14.97
164,447.00	736.50	92.15	13.43	843.13	5.46	8.82
200,000.00	630.50	112.00	14.54	757.14	3.50	8.29
700,000.00	2,222.50	263.00	64.05	2,548.55	3.25	12.17
200,000.00	3,676.77	908.16	274.90	4,859.89	3.03	13.85
700,000.00	1,655.73	537.65	108.04	2,501.42	3.16	7.86
1,411,564.00	5,070.53	1,334.10	112.87	6,517.56	1.91	11.36
600,000.00	290.70	214.78	59.04	623.52	1.12	6.89
600,000.00	516.50	108.50	24.15	649.15	1.60	12.21
600,000.00	796.96	241.00	242.49	1,380.45	1.54	7.07
1,427,700.00	1,815.60	243.75	79.95	2,139.30	1.51	4.58
254,005.00	60.00	101.50	44.85	206.15	.80	5.45
200,000.00	27.00	184.24	49.74	210.98	.90	9.29
1,000,000.00	2,170.53	541.60	47.01	2,759.14	1.71	7.88
1,000,000.00	684.27	301.00	81.35	1,016.63	1.65	13.71
1,000,000.00	190,291.68	35,114.46	6,343.24	231,749.48	23.08	.....
1,000,000.00	2,244.41	6,172.65	3,614.58	12,081.64	20.96	.....
1,000,000.00	896.41	2,669.89	972.19	4,238.49	8.05	.....
1,000,000.00	16,853.40	21,155.16	4,356.05	41,775.21	.98	6.23
1,000,000.00	2,790.00	5,587.63	1,039.40	9,407.03	1.67	.....
1,000,000.00	437,765.97	118,105.03	27,406.47	573,277.46	3.02	9.87

of the past five years.

**TABLE**

*Showing business transactions in Iowa by all Companies*

NAME OF COMPANY.	LOCATION.
<b>IOWA COMPANIES.</b>	
Anchor Mutual Fire .....	Des Moines, Iowa .....
Capital .....	Des Moines, Iowa .....
Commercial Mutual .....	Des Moines, Iowa .....
Dairy Mutual .....	Lisbon, Iowa .....
Des Moines .....	Des Moines, Iowa .....
Dubuque Fire and Marine .....	Dubuque, Iowa .....
Farmers .....	Cedar Rapids, Iowa .....
Fidelity .....	Des Moines, Iowa .....
Hawkeye .....	Des Moines, Iowa .....
Iowa Business Men's Mutual Fire Assn. (now the Atlas Mut.) .....	Des Moines, Iowa .....
Iowa Merchants Mutual .....	Burlington, Iowa .....
Iowa Fire Insurance company .....	Des Moines, Iowa .....
Iowa State Mutual .....	Keokuk, Iowa .....
Key City .....	Dubuque, Iowa .....
Merchants Brick Mutual .....	Des Moines, Iowa .....
Merchants and Bankers Mutual .....	Des Moines, Iowa .....
Mill Owners Mutual Fire .....	Des Moines, Iowa .....
Security Fire .....	Davenport, Iowa .....
State .....	Des Moines, Iowa .....
Total of Iowa companies and average per cent .....	.....
<b>OTHER THAN IOWA COMPANIES.</b>	
Aetna .....	Hartford, Conn. ....
Agricultural .....	Watertown, N. Y. ....
American .....	Boston, Mass. ....
American .....	Newark, N. J. ....
American Central .....	St. Louis, Mo. ....
American Fire .....	Philadelphia, Penn. ....
Atlas Assurance—U. S. branch .....	Chicago, Ill. ....
British America Assurance .....	Toronto, Canada. ....
Buffalo German .....	Buffalo, N. Y. ....
Caledonian—U. S. branch .....	New York, N. Y. ....
Citizens .....	New York, N. Y. ....
Citizens .....	Pittsburg, Penn. ....
Commercial Union—U. S. branch .....	New York, N. Y. ....
Concordia Fire .....	Milwaukee, Wis. ....
Connecticut Fire .....	Hartford, Conn. ....
Continental .....	New York, N. Y. ....
Delaware .....	Philadelphia, Penn. ....
Detroit Fire and Marine .....	Detroit, Mich. ....
Eagle Fire .....	New York, N. Y. ....
Equitable Fire and Marine .....	Providence, R. I. ....
Farmers Fire .....	York, Penn. ....
Fire Association of Philadelphia .....	Philadelphia, Penn. ....
Firemen's .....	Newark, N. J. ....
Firemans Fund .....	San Francisco, Cal. ....
Franklin Fire .....	Philadelphia, Penn. ....

No. 2.

doing other than Life Insurance business in the State in 1896.

When organized.	BUSINESS IN IOWA IN 1896.				
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Per cent of losses paid to premiums received.
1899	\$ 2,507,514	\$ 148,655 79	\$ 25,759 00	\$ 23,407 83	17.8
1898	3,496,068	84,081 67	32,112 49	32,160 40	38.2
1897	541,775	20,659 97	10,811 59	9,321 59	53.4
1896	611,265	27,836 84	10,048 76	10,830 31	44.8
1895	11,223,112	241,420 05	109,499 90	103,659 00	43.7
1894	3,610,640	62,293 81	23,266 43	15,197 23	35.9
1893	11,778,085	261,449 12	114,354 78	107,309 58	43.8
1892	4,359 961	81,791 50	21,812 54	26,864 42	29.3
1891	12,665,796	274,233 70	99,907 66	101,267 27	36.4
1890	3,388,650	58,311 31	9,291 86	9,245 51	15.9
1889	1,828,192	58,450 83	15,322 65	11,909 60	26.2
1888	2,292,860	85,141 02	17,421 10	13,104 78	49.7
1887	4,178,762	201,326 09	54,631 45	56,691 57	27.1
1886	1,457,042	20,485 29	5,686 48	4,639 59	22.4
1885	1,078,450	35,053 22	7,389 96	7,389 96	21.0
1884	1,814,592	115,518 27	29,600 08	17,078 54	19.6
1883	698,500	41,225 00	19,228 90	19,228 90	46.6
1882	4,549,373	67,624 01	30,658 78	24,325 93	45.6
1881	5,880,199	125,195 72	59,758 35	56,808 39	47.7
	\$ 79,658,526	\$ 1,967,185 77	\$ 691,572 46	\$ 652,025 63	35.2
1880	5,651,916	85,902 85	34,661 23	36,839 51	40.4
1879	410,000	7,495 08	3,496 51	3,501 73	43.9
1878	189,198	2,664 29	2,007 39	2,007 39	75.4
1877	931,765	10,817 52	4,786 33	2,066 57	44.3
1876	1,015,172	14,915 61	10,076 64	6,937 53	66.9
1875	1,128,413	15,764 17	12,027 29	7,279 17	76.3
1874	483,945	7,267 01	2,316 14	2,175 14	31.8
1873	960,158	11,691 34	10,548 06	7,742 66	75.4
1872	706,566	9,261 66	2,481 20	2,485 29	26.8
1871	865,616	15,180 27	11,932 58	8,274 61	74.2
1870	75,000	1,012 32	821 80	996 99	26.5
1869	294,2 8	3,161 41	83,728 81	26,691 83	99.6
1868	2,250,404	33,819 67	5,272 66	4,853 89	24.7
1867	1,942,870	21,254 90	29,036 09	26,661 29	56.7
1866	3,663,319	51,214 16	70,306 53	65,311 42	47.1
1865	10,834,972	149,157 80	7,003 27	4,754 00	63.1
1864	970,513	11,258 53	1,852 76	1,710 29	35.6
1863	409,270	5,198 29	1,789 48	1,780 70	37.8
1862	412,421	4,731 06	357 49	357 49	16.8
1861	155,747	2,125 34	2,689 02	2,914 80	20.4
1860	878,100	13,199 87	25,439 71	27,190 31	61.0
1859	2,845,021	49,273 25	2,235 97	1,215 97	26.2
1858	744,486	8,661 92	8,813 58	5,540 76	51.0
1857	1,297,217	16,314 67	8,935 75	2,006 53	40.9
1856	1,255,619	9,659 66			

TABLE No. 2—

NAME OF COMPANY.	LOCATION.
<b>OTHER THAN IOWA COMPANIES.</b>	
German .....	Freeport, Ill. ....
Germania Fire .....	New York, N. Y. ....
German American .....	New York, N. Y. ....
Girard Fire and Marine .....	Philadelphia, Penn. ....
Glens Falls .....	Glens Falls, N. Y. ....
Grand Rapids Fire .....	Grand Rapids, Mich. ....
Greenwich .....	New York, N. Y. ....
Hamburg-Bremen Fire—U. S. branch .....	New York, N. Y. ....
Hanover Fire .....	New York, N. Y. ....
Hartford Fire .....	Hartford, Conn. ....
Home .....	New York, N. Y. ....
Imperial Fire—U. S. branch .....	Boston, Mass. ....
Insurance Company of North America .....	Philadelphia, Penn. ....
Lancashire—U. S. branch .....	New York, N. Y. ....
Lion—U. S. branch .....	Hartford, Conn. ....
Liverpool and London and Globe—U. S. branch .....	New York, N. Y. ....
London Assurance Corporation—U. S. branch .....	New York, N. Y. ....
London and Lancashire Fire—U. S. branch .....	Chicago, Ill. ....
Manchester Fire Assurance—U. S. branch .....	Chicago, Ill. ....
Manufacturers and Merchants .....	Pittsburg, Penn. ....
Mechanics .....	Philadelphia, Penn. ....
Merchantile Fire and Marine .....	Boston, Mass. ....
Merchants .....	Newark, N. J. ....
Merchants .....	Providence, R. I. ....
Michigan Fire and Marine .....	Detroit, Mich. ....
Milwaukee Mechanics .....	Milwaukee, Wis. ....
National Fire .....	Hartford, Conn. ....
Newark Fire .....	Newark, N. J. ....
New Hampshire Fire .....	Manchester, N. H. ....
Niagara Fire .....	New York, N. Y. ....
Northern Assurance—U. S. branch .....	New York, N. Y. ....
North British and Mercantile—U. S. branch .....	New York, N. Y. ....
North German Fire—U. S. branch .....	Chicago, Ill. ....
Norwood .....	New York, N. Y. ....
Northwestern National .....	Milwaukee, Wis. ....
Norwich Union—U. S. branch .....	New York, N. Y. ....
Orient .....	Hartford, Conn. ....
Pacific Fire .....	New York, N. Y. ....
Palatice—U. S. branch .....	New York, N. Y. ....
Pennsylvania Fire .....	Philadelphia, Penn. ....
Phenix .....	Brooklyn, N. Y. ....
Phoenix .....	Hartford, Conn. ....
Phoenix Assurance—U. S. branch .....	New York, N. Y. ....
Providence Washington .....	Providence, R. I. ....
Prussian National—U. S. branch .....	Chicago, Ill. ....
Queen Insurance Company of America .....	New York, N. Y. ....
Reliance .....	Philadelphia, Penn. ....
Rochester German .....	Rochester, N. Y. ....
Rockford .....	Rockford, Ill. ....
Royal—U. S. branch .....	Chicago, Ill. ....
Royal Exchange Assurance—U. S. branch .....	San Francisco, Cal. ....
St. Paul Fire and Marine .....	St. Paul, Minn. ....
Scottish Union and National—U. S. branch .....	Hartford, Conn. ....
Security .....	New Haven, Conn. ....
Springfield Fire and Marine .....	Springfield, Mass. ....

## IOWA INSURANCE REPORT.

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CONTINUED.

When organized.	BUSINESS IN IOWA IN 1896.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1865	\$ 6,930,534	\$ 139,848.49	\$ 78,455.27	\$ 74,521.17	58.1
1869	1,847,421	23,687.84	18,485.72	16,981.88	78.0
1871	3,187,636	47,933.84	22,001.55	22,624.02	45.9
1883	766,303	15,535.29	3,053.80	2,537.20	19.6
1849	1,283,145	14,819.26	2,001.35	2,001.35	13.5
1839	855,237	18,550.31	5,543.22	5,512.22	40.9
1834	845,176	5,264.79	2,985.40	1,451.31	54.6
1864	723,774	10,975.02	2,455.52	2,485.52	22.4
1832	1,213,259	30,892.05	17,123.95	12,975.13	81.9
1810	7,952,471	111,733.30	60,521.60	67,326.42	54.1
1833	8,188,065	100,484.46	43,307.52	40,694.61	46.0
1808	641,255	10,053.98	3,972.78	8,581.08	39.4
1794	4,571,409	74,171.03	30,631.16	30,201.60	41.5
1852	1,821,766	26,924.42	15,604.50	15,366.48	57.9
1879	264,259	3,786.77	979.68	9.53	26.8
1836	3,818,154	53,340.09	31,123.67	31,753.67	58.3
1720	690,306	10,032.44	7,233.96	4,240.96	72.8
1861	954,712	14,861.17	11,789.82	11,189.82	79.3
1824	1,268,193	21,616.92	16,010.50	11,903.30	74.0
1865	233,635	2,903.70	1,442.73	1,968.31	49.5
1854	895,631	5,540.17	2,202.07	1,763.84	39.5
1823	875,160	3,560.10	1,775.23	1,772.77	49.9
1856	958,199	10,816.32	6,211.38	5,495.51	57.4
1851	155,747	2,125.95	357.50	357.50	16.8
1881	806,585	4,571.82	611.89	625.68	13.4
1853	2,884,144	36,616.71	18,440.55	19,315.34	50.3
1871	4,837,984	72,119.27	33,116.29	22,338.10	45.9
1810	97,170	1,323.05	400.00	415.50	30.3
1869	1,435,970	18,410.03	6,917.90	6,587.28	37.4
1850	1,577,497	26,312.23	14,053.97	12,825.81	53.4
1836	1,004,706	16,045.03	7,161.81	7,039.52	44.6
1809	2,907,685	43,359.84	18,728.99	20,203.41	43.2
1868	423,727	8,385.07	2,619.81	2,619.81	31.2
1865	249,380	4,774.95	1,779.60	1,779.60	37.3
1869	5,192,855	61,060.81	20,936.25	21,667.70	34.8
1797	960,367	14,925.83	12,479.02	8,876.94	53.6
1867	1,460,520	17,918.66	7,546.90	7,255.51	42.1
1851	687,999	10,845.18	3,195.32	5,067.00	29.5
1886	938,530	12,628.73	5,049.76	5,142.29	39.9
1825	1,405,560	21,237.60	8,002.56	6,233.72	37.7
1853	4,208,249	68,933.34	36,270.30	35,382.71	52.6
1854	4,494,483	57,777.45	29,438.27	27,238.27	50.9
1782	888,060	13,245.76	5,873.96	5,398.00	44.5
1799	1,075,116	13,796.60	4,161.61	4,114.23	30.2
1845	756,627	11,530.21	5,704.36	6,370.08	49.5
1891	1,232,207	17,668.25	13,275.14	13,578.41	75.1
1841	735,009	7,728.48	5,411.92	5,411.92	70.0
1872	322,465	4,504.53	1,844.73	1,844.73	40.9
1896	2,890,125	39,731.00	17,653.01	13,620.95	44.4
1845	2,100,732	30,139.62	8,995.01	11,919.63	29.8
1720	219,500	3,495.75	.....	.....	.....
1865	2,125,919	31,354.97	12,866.57	15,936.78	41.0
1824	1,964,318	27,557.67	11,001.28	12,431.51	39.9
1841	1,355,486	13,936.70	7,302.74	6,168.30	57.4
1849	3,336,900	50,098.94	19,701.85	17,200.40	39.1



TABLE No. 2—

NAME OF COMPANY.	LOCATION.
Sun Insurance office—U. S. branch.....	New York, N. Y.....
Traders.....	Chicago, Ill.....
Trans-Atlantic Fire—U. S. branch.....	Chicago, Ill.....
Union.....	Philadelphia, Penn.....
Union Assurance society—U. S. branch.....	New York, N. Y.....
Union Marine—U. S. branch.....	New York, N. Y.....
United States Fire.....	New York, N. Y.....
Westchester Fire.....	New York, N. Y.....
Western Assurance.....	Toronto, Canada.....
Williamsburg City Fire.....	Brooklyn, N. Y.....
Non-Iowa companies—total and average per cent.....	
Aggregate and average per cent of fire companies.....	
COMPANIES OTHER THAN FIRE.	
Alliance Hail and Cyclone Mutual.....	Austin, Minn.....
American Surety.....	New York, N. Y.....
Bankers Mutual Casualty.....	Des Moines, Iowa.....
Employers Liability Assurance corporation—U. S. branch.....	Boston, Mass.....
Fidelity and Casualty.....	New York, N. Y.....
Fidelity and Deposit company.....	Baltimore, Md.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance company..	Hartford, Conn.....
Lloyd's Plate Glass.....	New York, N. Y.....
London Guarantee and Accident—U. S. branch.....	Chicago, Ill.....
Metropolitan Plate Glass.....	New York, N. Y.....
Minnesota Farmers Hail.....	Minneapolis, Minn.....
National Surety.....	Kansas City, Mo.....
New England Burglary.....	Boston, Mass.....
New Jersey Plate Glass.....	Newark, N. J.....
New York Plate Glass.....	New York, N. Y.....
*Standard Life and Accident.....	Detroit, Mich.....
Union Casualty and Surety company.....	St. Louis, Mo.....
United States Casualty company.....	New York, N. Y.....
United States Fidelity and Guaranty company.....	Baltimore, Md.....
Total of companies other than fire and average per cent.....	
Grand total and average per cent.....	

\* Does no life business in Iowa.

CONTINUED.

When organized.	BUSINESS IN IOWA IN 1896.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1710	\$ 1,164,808	\$ 12,196 44	\$ 5,808.26	\$ 6,987.26	44.0
1805	1,038,512	17,799.26	8,341.97	8,332 23	46.9
1872	305,621	4,825 31	1,637 44	1,637 44	32.9
1894	415,725	5,094.45	2,193.89	735.95	43.1
1714	607,958	10,371.71	2,480 47	550.86	23.9
1863	2,946,826	885.89			
1884	429,002	3,528.98	1,287.80	865 12	83.6
1887	2,169,539	33,412 85	23,214 91	18,467 83	69.5
1851	1,402,708	21,880.81	10,136.20	9,141.02	46.8
1853	682,335	7,323.75	2,066.14	2,029 08	28.4
.....	\$ 154,192,970	\$ 2,190,980 66	\$ 1,072,828 72	\$ 985,309.25	48.9
.....	\$ 233,851,396	\$ 4,158,046.43	\$ 1,764,402 18	\$ 1,637,334.87	48.4
1889	196,819	4,378.24	3,392.10	3,292.10	74.9
1874	993,654	6,046 45	170.78	170 78	2.8
1886	529,500	10,279 85			
1890	1,403,320	6,236 99	6,240 24	3,915 24	100.0
1876	528,000	4,365.17	3,301.56	3,301 56	75.6
1890	666,186	4,005 95			
1851	373,300	1,439 55	189 23	64.23	13.1
1866	1,461,827	10,661 93	875 33	257.32	3.5
1892	164,395	4,321.82	1,541 96	1,206.96	25.7
1899	1,694,500	9,620.24	5,058.63	5,058.63	52.6
1874	70,564	1,798 27	406.50	406 50	22.6
1891	10,092	502 60	188.60	188.60	37.5
1892	354,800	1,518.43	22.70	22.70	1.5
1895	116,100	690 75			
1868	60,028	1,814.05	218.25	218 25	16.6
1891	58,345	1,480.17	497.09	497.09	33.6
1884	1,755,850	22,532.24	15,867.79	15,867.79	70.4
1893	795,850	13,670 56	6,157.33	6,157.33	45.0
1895	2,152,000	4,085 42	2,541 28	2,476.28	62.2
1896	22,500	135.00			
.....	\$ 14,410,570	\$ 109,101.67	\$ 43,069.44	\$ 43,101 89	42.2
.....	\$ 218,261,966	\$ 4,267,148 10	\$ 1,810,471 62	\$ 1,630,436.25	42.4

**TABLE**

*An exhibit of the condition and business of Insurance Companies*

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1896.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
<b>IOWA COMPANIES.</b>			
Anchor Mutual Fire, Des Moines.....	Mutual 25,000	\$ 286,625.57	\$ 34,779.69
Capital, Des Moines.....	Mutual 40,210.92	126,731.45	80,932.51
Commercial Mutual Fire, Des Moines.....	Mutual 41,224.51	7,400.00	7,400.00
Dairy Mutual, Lisbon.....	Mutual 25,000	783.48	783.48
Des Moines, Des Moines.....	25,000	370,593.71	337,172.63
Dubuque Fire and Marine, Dubuque.....	100,000	341,557.02	169,858.75
Farmers, Cedar Rapids.....	100,000	540,118.03	478,236.80
Fidelity, Des Moines.....	25,000	107,299.72	82,068.48
Hawkeye, Des Moines.....	25,000	625,972.72	406,057.93
Iowa Business Men's Mutual Fire association (now Atlas Mutual Ins. Co.), Des Moines.....	Mutual 67,927.02		1,342.14
Iowa Merchants Mutual Fire, Burlington.....	Mutual 71,155.98		8,480.05
Iowa Fire, Des Moines.....	25,000	54,721.14	54,023.05
Iowa State Mutual, Keokuk.....	Mutual 752,723.94		9,799.34
Key City Fire, Dubuque.....	50,000	81,536.76	64,237.76
Merchants Brick Mutual, Des Moines.....	Mutual 23,155.02		5,652.61
Merchants and Bankers Mutual, Des Moines ..	Mutual 231,080.84		23,196.76
Mill Owners Mutual Fire, Des Moines.....	Mutual 134,066.41		2,000.00
Security Fire, Davenport.....	25,000	189,914.33	97,875.72
State, Des Moines.....	100,000	379,143.53	291,167.92
<b>Total, Iowa companies.....</b>	<b>\$ 500,000</b>	<b>\$ 4,470,532.61</b>	<b>\$ 2,152,306.71</b>
<b>OTHER THAN IOWA COMPANIES.</b>			
Ætna, Hartford, Conn.....	4,000,000	11,431,184.21	7,581,196.16
Agricultural, Watertown, N. Y.....	500,000	2,332,245.17	1,971,950.08
American, Boston, Mass.....	300,000	579,360.96	476,306.33
American, Newark, N. J.....	600,000	2,749,152.17	1,148,737.91
American Central, St. Louis, Mo.....	600,000	1,669,244.03	1,576,659.97
American Fire, Philadelphia, Penn.....	500,000	2,525,790.99	2,090,056.56
Atlas Assurance—U. S. branch, Chicago, Ill.....	None in U. S.	1,005,799.41	482,142.93
British America Assurance, Toronto, Canada.....	None in U. S.	1,191,711.70	736,306.58
Buffalo Commercial, Buffalo, N. Y.....	200,000	287,256.13	240,396.09
Buffalo German, Buffalo, N. Y.....	200,000	1,870,380.83	568,630.99
Caledonian—U. S. branch, New York, N. Y.....	None in U. S.	2,101,138.95	1,173,861.55
Citizens, New York, N. Y.....	300,000	744,425.15	640,348.54
Citizens, Pittsburg, Penn.....	500,000	791,396.24	686,152.11
Commercial Union—U. S. branch, New York.....	None in U. S.	3,417,710.34	2,254,872.51
Concordia Fire, Milwaukee, Wis.....	200,000	803,467.65	642,866.06
Connecticut Fire, Hartford, Conn.....	1,000,000	3,300,017.88	2,631,686.36
Continental, New York, N. Y.....	1,000,000	7,776,347.13	5,313,126.37
Delaware, Philadelphia, Penn.....	702,875	1,586,830.30	1,431,330.54
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,268,972.19	684,742.11
Eagle Fire, New York, N. Y.....	300,000	1,218,461.43	530,315.67
Equitable Fire and Marine, Providence, R. I.....	300,000	876,194.43	535,022.71
Farmers Fire, York, Penn.....	Mutual 682,659.70		359,829.98
Fire Association of Philadelphia, Penn.....	500,000	5,925,124.24	4,916,740.51
Firemens, Newark, N. J.....	600,000	2,145,938.33	308,816.08
Firemans Fund, San Francisco, Cal.....	1,000,000	3,637,652.80	2,468,014.85

No. 3.

other than Life, operating in Iowa during the year 1896.

BUSINESS TRANSACTED DURING THE YEAR 1896.					
Net surplus.	Total cash in- come.	Total cash ex- penditures.	Amt. of risks written and renewed dur- ing the year.	Premiums re- ceived.	Losses paid.
.....	73,535.27	69,317.08	2,597,514.86	148,655.79	25,364.23
\$ 36,748.84	69,284.27	63,416.98	3,898,068.00	84,031.67	28,023.07
.....	17,566.09	19,480.31	541,775.00	20,650.97	9,965.36
.....	17,240.54	12,714.53	1,489,698.00	44,770.38	10,046.76
33,421.09	202,885.81	186,813.01	11,925,112.00	241,420.06	102,651.59
.....	.....	.....	.....	.....	.....
172,697.27	90,711.77	66,265.30	4,542,790.00	75,771.98	24,744.15
68,861.23	249,969.46	241,110.54	11,778,065.00	265,449.18	112,011.51
25,221.24	71,807.85	58,024.26	4,359,961.00	84,791.50	23,627.02
219,914.79	242,944.31	236,967.96	12,695,796.00	274,232.70	99,807.06
.....	.....	.....	.....	.....	.....
.....	48,208.16	37,163.81	2,588,650.00	53,397.24	9,052.09
.....	.....	.....	.....	.....	.....
696.09	24,738.95	24,424.01	1,828,102.00	58,450.33	15,322.65
.....	31,632.05	30,967.13	2,292,380.00	35,041.02	16,018.23
.....	145,009.15	115,224.64	4,178,762.55	201,322.00	51,624.45
17,109.00	31,397.86	16,117.01	1,457,042.00	20,425.29	5,566.48
.....	19,216.05	18,003.55	1,078,450.00	35,056.22	3,965.96
.....	.....	.....	.....	.....	.....
.....	54,006.77	50,657.47	1,844,592.99	115,518.27	21,706.36
.....	73,243.40	64,918.99	211,500.00	10,201.25	49,879.37
92,028.60	63,397.07	58,956.60	4,599,373.00	67,624.04	27,520.43
87,974.61	141,206.60	163,765.44	8,138,610.00	173,103.86	100,469.74
\$ 752,695.76	\$ 1,677,167.53	\$ 1,549,266.61	\$ 82,982,152.20	\$ 2,014,983.82	\$ 740,165.88
.....	.....	.....	.....	.....	.....
2,949,989.05	4,372,180.81	2,853,850.56	450,643,389.00	4,637,946.12	1,885,825.70
280,296.09	1,150,550.88	1,054,575.04	195,924,900.00	1,601,106.00	539,200.90
103,154.62	232,644.08	222,095.89	21,557,670.00	2,929,812.90	124,843.24
1,602,414.26	644,129.93	484,180.96	69,375,985.00	658,504.73	215,268.56
293,584.06	865,738.10	865,288.75	76,559,287.00	970,585.97	452,229.07
.....	.....	.....	.....	.....	.....
465,734.40	1,320,155.38	1,233,256.12	123,123,289.00	1,511,766.97	725,389.65
523,656.48	635,420.13	505,595.64	64,802,225.00	741,425.97	291,127.24
432,403.12	1,142,226.03	1,121,724.62	98,124,047.00	1,425,963.69	743,243.53
46,657.04	66,472.69	28,278.55	7,090,579.00	81,045.65	7,220.44
1,301,649.84	476,671.51	375,919.71	41,217,234.00	465,841.85	162,268.33
.....	.....	.....	.....	.....	.....
922,222.40	1,206,652.12	1,214,420.54	121,743,123.00	1,562,141.53	767,414.66
104,076.61	554,754.80	520,873.43	74,895,251.00	620,157.31	321,810.98
103,144.12	266,203.97	234,957.64	20,753,371.00	280,827.08	119,426.14
1,162,837.83	2,695,935.55	2,291,686.29	311,611,776.00	3,122,805.91	1,506,127.46
160,601.59	463,661.40	431,621.16	42,411,999.00	569,815.12	229,007.68
.....	.....	.....	.....	.....	.....
698,221.50	1,855,584.79	1,721,431.17	158,550,267.00	1,991,741.29	1,007,242.71
2,504,218.76	3,780,603.90	3,126,551.68	892,128,697.00	3,839,539.38	1,683,262.71
154,588.78	620,273.79	742,177.38	99,260,090.00	1,043,677.77	370,873.33
584,224.08	303,664.26	241,179.43	24,897,703.00	283,551.71	100,545.78
698,245.76	268,254.43	250,051.22	40,655,882.00	283,876.84	101,957.08
.....	.....	.....	.....	.....	.....
141,171.72	320,559.48	242,562.10	29,612,947.00	349,058.02	112,127.25
224,122.76	286,323.44	226,201.41	33,051,643.00	412,611.98	262,126.61
1,006,263.72	2,847,098.77	2,679,184.33	262,994,298.00	2,253,202.18	1,484,248.50
1,245,159.80	422,510.50	324,224.47	52,787,225.00	875,513.29	129,696.83
1,059,693.95	1,778,647.27	1,675,940.85	201,738,224.00	2,322,928.56	930,002.99

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1906.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
Franklin Fire, Philadelphia, Penn.....	\$ 400,000	\$ 3,105,442.06	\$ 2,035,314.51
German, Freeport, Ill.....	300,000	3,100,600.00	2,312,977.30
Germania Fire, New York, N. Y.....	1,000,000	3,944,751.37	2,412,125.12
German Alliance, New York, N. Y.....	200,000	310,759.58	204,955.00
German American, New York, N. Y.....	1,000,000	7,070,422.43	4,063,335.21
Girard Fire and Marine, Philadelphia, Penn....	330,000	1,980,289.70	1,338,609.13
Glens Falls, Glens Falls, N. Y.....	200,000	2,388,595.89	1,185,935.80
Grand Rapids Fire, Grand Rapids, Mich....	200,000	453,976.44	395,618.17
Greenwich, New York, N. Y.....	300,000	1,379,216.57	1,091,604.21
Hamburg-Breman Fire—U. S. Br., New York....	None in U. S.	1,493,396.86	884,076.30
Hanover Fire, New York, N. Y.....	1,000,000	2,495,801.85	2,306,678.24
Hartford Fire, Hartford, Conn.....	1,250,000	10,004,697.55	6,740,305.40
Home, New York, N. Y.....	3,600,000	10,362,234.39	8,015,955.68
Imperial Fire—U. S. branch, Boston, Mass.....	None in U. S.	1,827,647.25	882,897.36
Ins. Co., of N. America, Philadelphia, Penn....	3,000,000	9,686,808.08	7,337,034.56
Lancashire—U. S. branch, New York, N. Y....	None in U. S.	2,308,251.53	1,531,393.33
Lion—U. S. branch, Hartford, Conn.....	None in U. S.	885,797.00	444,716.18
Liverpool & London & Globe—U. S. Br., New York	None in U. S.	9,339,545.33	5,246,085.00
London Ass. Corporation—U. S. Br., New York	None in U. S.	2,356,658.96	997,349.39
London and Lancashire—U. S. Br., Chicago, Ill.	None in U. S.	2,726,213.74	1,704,331.32
Manchester Fire Ass.—U. S. Br., Chicago, Ill....	None in U. S.	2,173,154.26	1,379,970.43
Manufacturers and Merchants, Pittsburg, Penn	250,000	533,189.81	410,769.06
Mechanics, Philadelphia, Penn.....	250,000	895,285.21	665,611.53
Mercantile Fire and Marine, Boston, Mass.....	400,000	607,549.84	556,144.37
Merchants, Newark, N. J.....	400,000	1,597,760.39	1,258,720.29
Merchants, Providence, R. I.....	200,000	566,062.50	431,893.89
Michigan Fire and Marine, Detroit, Mich.....	400,000	810,807.89	640,432.16
Milwaukee Mechanics, Milwaukee, Wis.....	200,000	2,400,346.93	1,146,641.11
Mutual Fire, New York, N. Y.....	225,000	1,048,485.15	771,273.47
National Fire, Hartford, Conn.....	1,000,000	4,120,260.30	3,082,680.16
National Standard, New York, N. Y.....	200,000	552,943.70	351,189.06
Newark Fire, Newark, N. J.....	250,000	666,874.07	398,105.61
New Hampshire Fire, Manchester, N. H.....	900,000	2,581,210.48	1,956,863.03
Niagara Fire, New York, N. Y.....	500,000	2,466,065.63	1,987,930.74
Northern Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,009,172.18	1,163,643.21
North British & Mercantile—U. S. Br., New York	None in U. S.	4,067,341.02	2,174,442.40
North German Fire—U. S. branch, Chicago, Ill.	None in U. S.	593,886.13	330,307.59
Norwood, New York, N. Y.....	200,000	610,316.45	578,213.16
Northwestern National, Milwaukee, Wis.....	600,000	2,103,059.18	1,510,150.47
Norwalk, Norwalk, Conn.....	200,000	447,002.43	302,210.36
Norwich Union—U. S. branch, New York, N. Y.	None in U. S.	2,229,998.90	1,356,456.50
Orient, Hartford, Conn.....	500,000	2,273,730.25	1,716,564.68
Pacific Fire, New York, N. Y.....	200,000	778,794.39	544,450.45
Palatine—U. S. branch, New York, N. Y.....	None in U. S.	2,851,544.71	1,922,118.87
Pennsylvania Fire, Philadelphia, Penn.....	400,000	4,759,024.97	2,792,575.16
Phoenix, Brooklyn, N. Y.....	1,000,000	5,573,449.59	4,454,374.12
Phoenix, Hartford, Conn.....	2,000,000	6,230,285.42	4,598,753.85
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U. S.	2,855,219.08	1,844,424.89
Providence-Washington, Providence, R. I.....	400,000	1,534,115.71	1,149,626.06
Prussian National—U. S. branch, Chicago, Ill....	None in U. S.	717,368.66	379,153.94
Queen Ins. Co., of America, New York, N. Y....	500,000	4,349,391.34	2,435,842.67
Reliance, Philadelphia, Penn.....	300,000	973,284.58	717,439.52
Rochester German, Rochester, N. Y.....	200,000	956,378.78	488,362.61
Rockford, Rockford, Ill.....	200,000	1,032,077.24	880,826.48
Royal—U. S. branch, Chicago, Ill.....	None in U. S.	7,481,311.62	5,123,504.31

## IOWA INSURANCE REPORT.

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CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1896.					
Net surplus.	Total cash in- come.	Total cash ex- penditures.	Amt. of risks written and renewed dur- ing the year.	Premiums re- ceived.	Losses paid.
\$ 1,070,187.55	\$ 593,315.28	\$ 584,705.99	\$ 47,670,069.00	\$ 548,934.83	\$ 251,500.07
867,682.79	1,477,666.68	1,417,841.11	101,804,089.00	1,658,882.80	808,438.41
1,532,686.15	1,342,232.89	958,356.70	187,856,571.00	1,588,787.88	489,655.17
105,804.59					
3,007,068.22	2,911,878.85	2,516,218.26	399,949,939.00	3,673,239.24	1,394,909.20
641,690.57	545,884.20	439,378.01	49,505,803.00	546,376.98	170,078.58
1,702,660.09	1,025,142.91	784,848.21	93,742,886.00	1,038,241.74	379,532.29
63,358.27	253,785.98	259,011.10	24,639,648.00	320,142.47	157,394.12
264,618.36	1,061,630.80	1,024,589.53	170,872,991.00	1,190,268.88	608,061.14
607,720.56	1,165,767.30	993,422.21	109,890,038.00	1,363,559.90	601,553.57
299,133.61	1,610,580.18	1,508,884.06	152,750,373.24	1,791,511.50	856,192.13
3,264,362.15	6,207,632.06	5,436,101.20	585,498,051.00	7,173,438.97	2,062,323.69
2,846,268.71	5,203,083.33	4,679,253.77	744,740,686.00	6,345,719.61	2,639,229.09
944,739.49	1,179,940.78	1,024,248.62	111,590,363.00	1,352,471.14	625,425.66
2,319,773.53	5,933,730.53	5,569,437.39	851,445,843.00	6,879,535.16	3,462,733.49
776,855.20	1,948,632.98	1,740,806.41	214,975,643.00	2,440,552.08	1,045,712.21
439,030.91	579,515.18	536,272.65	56,753,023.00	729,619.75	390,450.93
4,093,490.33	5,636,714.97	4,553,863.56	725,573,303.00	7,080,467.01	2,963,317.24
1,899,209.59	1,841,845.91	1,084,168.96	324,766,004.00	1,574,235.21	670,358.33
1,022,262.41	1,845,475.84	1,477,833.14	275,483,530.00	2,306,102.99	850,927.06
896,183.84	1,450,650.49	1,388,578.57	152,411,747.09	1,858,547.58	877,699.13
124,400.75	227,918.71	197,658.04	22,124,540.00	286,989.33	104,948.21
229,673.63	267,092.22	228,334.66	29,179,435.00	280,265.92	118,408.66
41,705.47	202,184.45	196,024.14	26,643,153.00	237,226.48	87,122.72
209,040.10	959,387.80	887,081.20	106,836,398.00	1,141,227.57	480,804.70
144,169.61	297,061.40	233,622.16	26,753,845.00	318,059.05	122,599.62
170,225.73	380,253.24	307,742.61	27,728,173.00	344,028.08	159,843.46
1,253,725.82	1,055,464.45	938,865.41	87,735,599.00	1,209,356.73	453,987.69
277,191.68	580,906.98	667,800.24	59,239,219.28	841,671.58	271,269.82
1,067,580.14	2,408,126.09	2,031,981.77	227,517,506.00	2,709,094.26	1,078,337.06
231,754.64	212,967.28	101,535.27	24,929,576.00	318,714.48	27,733.24
298,768.46	184,273.96	165,761.67	18,523,270.00	186,111.77	76,137.47
624,247.45	1,149,479.63	947,951.04	105,311,144.00	1,288,966.42	532,002.20
478,164.89	1,623,866.82	1,444,068.77	206,953,632.00	2,093,223.57	779,249.99
945,628.97	1,195,050.39	1,044,377.96	140,624,371.00	1,597,189.28	635,602.20
1,393,918.63	2,505,299.65	2,069,312.73	276,245,512.00	2,910,628.62	1,307,826.78
278,498.54	490,931.15	389,183.35	87,928,111.00	526,689.21	251,542.44
32,108.29	532,000.92	491,448.61	75,247,613.00	790,488.74	227,712.24
523,707.71	870,141.93	720,975.28	81,288,678.00	929,706.17	311,269.87
144,732.07	141,952.89	96,007.50	13,540,259.00	178,385.28	26,558.17
872,542.40	1,598,231.09	1,410,264.22	176,447,899.00	1,878,101.38	863,456.19
562,165.37	1,426,846.20	1,259,038.59	126,934,701.00	1,754,031.12	899,552.40
228,843.91	399,355.78	379,414.53	44,207,465.00	471,241.02	210,330.20
820,428.84	2,326,637.19	2,220,609.61	254,116,936.00	2,818,997.56	1,463,246.08
1,966,419.91	1,916,144.71	1,639,354.48	212,902,663.00	2,190,661.98	889,140.23
1,124,175.47	3,380,612.10	2,258,742.88	339,799,050.00	4,195,050.44	1,937,411.77
720,511.57	2,153,725.10	2,046,455.10	209,480,061.00	3,448,246.01	1,691,704.20
1,010,996.19	2,108,890.13	1,848,421.93	354,440,060.00	3,277,178.81	1,138,596.60
404,489.65	1,263,112.57	1,201,759.21	206,723,947.00	1,614,772.70	769,109.89
323,314.72	460,723.47	446,716.09	42,904,686.00	527,566.64	274,594.11
1,912,548.07	2,152,791.26	1,889,379.16	226,595,623.00	2,551,818.26	1,162,630.19
255,855.06	323,816.06	312,299.60	24,806,090.00	377,501.21	173,170.77
428,016.17	400,964.61	334,102.95	45,777,917.00	597,730.71	168,593.70
151,248.76	545,921.71	475,127.93	58,122,538.00	763,828.68	220,526.98
2,267,807.31	4,976,084.10	4,240,217.49	708,908,628.59	6,341,576.62	2,710,140.57

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1896.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
Royal Exchange Assurance—U. S. Br., San F., Cal.	None in U. S.	\$ 789,973.80	\$ 218,525.27
St. Paul Fire and Marine, St. Paul, Minn.	500,000	2,232,317.48	1,578,293.34
Scottish Union & Nat'l—U. S. Br., Hartford, Conn.	None in U. S.	3,681,118.60	2,125,462.51
Security, New Haven, Conn.	200,000	755,666.43	639,576.08
Springfield Fire and Marine, Springfield, Mass.	1,500,000	4,103,374.75	3,219,946.65
Spring Garden, Philadelphia, Penn.	400,000	1,488,070.27	1,309,080.88
Sun Insurance Office—U. S. Br., New York, N. Y.	None in U. S.	2,641,518.52	1,613,818.71
Thuringia—U. S. branch, Chicago, Ill.	None in U. S.	378,185.79	79,545.08
Traders, Chicago, Ill.	500,000	1,683,373.03	1,064,704.53
Trans-Atlantic Fire—U. S. branch, Chicago, Ill.	None in U. S.	737,900.59	346,679.02
Union, Philadelphia, Penn.	200,000	612,127.90	496,995.93
Union Assurance Society—U. S. Br., New York, N. Y.	None in U. S.	1,211,496.63	558,172.92
Union Marine—U. S. branch, New York, N. Y.	None in U. S.	593,493.91	104,793.39
United States Fire, New York, N. Y.	250,000	677,553.27	523,494.89
Victoria, New York, N. Y.	200,000	236,429.42	219,393.96
Westchester Fire, New York, N. Y.	300,000	2,241,054.49	1,537,065.03
Western Assurance, Toronto, Canada.	None in U. S.	1,636,639.35	1,048,958.27
Williamsburg City Fire, Brooklyn, N. Y.	250,000	1,634,326.57	823,316.69
Total non-Iowa companies	\$ 41,927,875	\$241,383,634.08	\$161,996,173.28
Total of fire companies	\$ 42,427,875	\$245,854,196.69	\$163,648,481.99
COMPANIES OTHER THAN FIRE.			
Alliance Hall and Cyclone Mutual, Austin, Minn.	Mutual	62,329.58	1,843.99
American Surety, New York, N. Y.	2,500,000	5,272,803.76	3,579,116.81
Bankers Mutual Casualty Co., Des Moines, Iowa	Mutual	28,531.99	22,000.39
Employers Liability Assurance Corp.—U. S. branch, Boston, Mass.	None in U. S.	1,119,796.76	731,607.96
City Trust, Safe Deposit & Surety Co., Phil'a, P.	500,000	2,218,485.88	2,033,101.81
Fidelity and Casualty, New York, N. Y.	250,000	2,474,673.49	2,145,229.33
Fidelity and Deposit company, Baltimore, Md.	750,000	1,706,625.96	1,110,698.92
Guarantee Co. of N. Am. lca. Montreal, Canada	304,600	885,566.64	475,142.96
Hartford Steam Boiler Inspection & Insurance company, Hartford, Conn.	500,000	2,119,096.69	1,802,743.10
Lawyers Surety, New York, N. Y.	500,000	691,242.76	651,905.91
Lloyd's Plate Glass, New York, N. Y.	250,000	662,318.30	464,721.51
London Guarantee & Accident—U. S. Br., Chicago	None in U. S.	808,156.16	502,008.79
Metropolitan Plate Glass, New York, N. Y.	100,000	432,467.98	233,591.21
Minnesota Farmers Hall, Montevideo, Minn.	Mutual	1,314.28	.....
National Surety company, Kansas City, Mo.	350,000	535,900.69	476,801.70
New England Burglary, Boston, Mass.	200,000	211,006.94	249,613.67
New Jersey Plate Glass, Newark, N. J.	100,000	158,874.22	139,281.04
New York Plate Glass, New York, N. Y.	100,000	311,823.24	217,014.28
*Standard Life and Accident, Detroit, Mich.	200,000	819,151.13	764,894.78
Union Casualty and Surety Co., St. Louis, Mo.	250,000	715,686.86	675,174.51
United States Casualty Co., New York, N. Y.	300,000	640,723.46	607,680.98
U. S. Fidelity and Guaranty Co., Baltimore, Md.	261,300	281,430.88	274,305.56
Total of companies other than fire	\$ 7,415,800	\$22,178,034.65	\$17,068,089.09
Grand total	\$ 49,343,675	\$268,032,231.34	\$180,916,571.08

\* Does no life business in Iowa.

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1906.					
Net surplus.	Total cash income.	Total cash expenditures.	Amt. of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 571,448.03	\$ 276,410.33	\$ 230,588.66	\$ 32,000,007.00	\$ 315,544.73	\$ 109,119.91
673,934.14	1,537,886.53	1,314,630.58	124,239,590.00	1,664,699.18	804,690.28
1,555,710.09	2,454,653.51	1,896,717.73	306,295,544.00	3,036,243.54	1,125,312.04
116,080.35	558,659.16	493,071.33	69,321,614.00	670,678.55	804,102.63
886,430.09	1,975,378.81	1,761,621.16	169,513,690.00	2,204,067.97	956,391.83
178,939.39	568,634.66	484,429.47	81,187,837.48	773,479.76	233,946.64
1,027,699.81	1,654,134.14	1,351,937.89	196,977,105.00	1,915,908.61	795,490.06
293,640.71	50,159.29	45,438.84	10,188,432.82	120,244.08	2,306.73
618,663.50	743,359.39	676,940.07	61,280,200.00	849,681.67	374,543.44
391,321.57	409,113.91	434,901.75	49,972,351.00	575,977.69	281,883.18
145,131.97	337,733.46	330,441.01	31,983,374.00	370,303.73	169,278.76
632,333.70	950,081.41	717,195.19	100,140,928.00	1,153,636.22	436,481.50
491,701.52	299,476.58	290,885.49	52,245,966.00	293,302.99	176,150.00
151,058.28	318,874.60	308,806.33	35,523,351.00	365,481.35	164,499.15
17,086.44	30,833.06	11,781.40	4,198,118.00	89,610.22	1,899.08
763,339.47	1,349,039.01	1,132,112.96	131,880,081.00	1,505,618.10	599,139.31
547,731.08	1,774,566.54	1,703,133.08	170,310,003.00	2,171,400.53	1,113,300.55
811,009.88	634,516.62	650,032.95	77,638,008.00	682,544.73	246,297.23
\$ 79,687,460.80	\$ 129,660,700.71	\$ 101,083,731.94	\$ 14,725,391,550.60	\$ 153,584,230.70	\$ 65,998,203.26
\$ 80,440,156.56	\$ 131,337,968.24	\$ 102,582,993.55	\$ 14,808,373,702.80	\$ 155,599,214.52	\$ 66,633,369.14
.....	45,563.11	30,708.80	1,394,771.00	48,217.14	13,190.65
1,663,006.95	1,412,098.85	1,110,854.89	108,686,798.42	712,551.82	234,311.74
.....	39,029.78	11,607.29	2,140,250.00	43,123.67	2,831.09
383,188.78	1,078,754.21	1,062,785.58	283,413,799.00	1,259,616.89	613,240.36
185,334.01	264,304.76	223,155.48	45,457,911.80	187,566.89	20,782.28
229,444.16	2,771,946.81	2,665,859.70	516,513,383.91	2,693,324.55	1,108,373.74
594,126.97	750,523.57	480,733.59	119,065,633.97	715,014.67	109,546.67
390,423.69	237,003.48	211,640.89	53,627,742.00	246,964.56	69,723.18
316,343.59	935,783.92	874,233.40	115,882,892.00	1,007,939.81	83,049.26
129,306.85	120,101.21	81,950.22	37,074,591.50	125,211.16	6,904.36
197,596.79	419,090.57	404,494.61	15,485,873.00	420,282.71	157,010.47
305,549.37	648,449.23	509,069.11	74,029,200.00	733,776.03	224,219.26
213,875.77	274,917.46	250,241.12	11,516,088.00	292,384.04	110,039.81
.....	7,636.39	7,707.20	.....	10,572.41	2,180.28
60,006.19	230,390.93	186,689.45	69,298,789.00	234,234.77	30,777.27
.....	69,031.92	61,637.54	8,845,620.00	69,267.64	10,579.74
19,293.18	75,019.05	62,603.15	2,923,163.00	75,890.21	23,036.10
94,806.96	214,477.90	194,998.47	10,844,694.42	267,093.68	73,179.51
64,880.25	1,002,247.45	991,550.77	164,959,350.00	1,173,756.83	523,895.26
40,711.35	937,673.88	967,331.08	119,912,510.00	1,101,423.63	533,672.96
33,104.48	645,769.42	579,934.49	432,289,877.00	756,885.62	213,765.39
7,115.32	291,537.81	12,561.82	1,703,733.33	6,949.67	.....
\$ 5,090,719.82	\$ 12,448,395.64	\$ 11,029,353.09	\$ 2,192,061,782.38	\$ 12,181,600.05	\$ 4,203,472.87
\$ 85,580,976.33	\$ 143,788,263.88	\$ 113,612,251.61	\$ 17,003,431,485.18	\$ 167,790,814.57	\$ 70,841,841.51



TABLE

*A classified exhibit of gross assets December 31, 1896, of*

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
<b>IOWA COMPANIES.</b>				
Anchor Mutual Fire				
Capital	\$ 29,694.32	\$ 6,152.95		\$ 4,514.40
Commercial Mutual Fire				
Dairy Mutual				
Des Moines	35,343.70	41,052.60		2,490.20
Dubuque Fire and Marine		253,636.25		22,000.00
Farmers	39,600.00	221,851.00		12,093.75
Fidelity	12,077.00	21,319.00		
Hawkeye	73,054.33	247,325.72		10,100.00
Iowa Business Mens Mutual Fire Association, now Atlas Mutual Insurance Co.				
Iowa Merchants Mutual				
Iowa Fire		34,712.25		
Iowa State Mutual	8,000.00			
Key City Fire		65,674.65		5,105.33
Merchants Brick Mutual				
Merchants and Bankers Mutual		22,300.00		
Mill owners Mutual Fire		116,814.34		9,781.60
Security Fire	5,081.95	53,165.26		17,262.40
State	106,910.00			
Total of Iowa companies	\$ 309,761.30	\$1,086,004.02		\$ 82,577.58
<b>OTHER THAN IOWA COMPANIES.</b>				
Ætna	225,000.00	36,500.00	\$ 222,750.00	9,594,834.50
Agricultural	245,260.00	1,067,096.97		462,537.37
American, Massachusetts			7,300.00	500,965.00
American, New Jersey	225,711.40	1,549,145.75	110,000.00	730,062.50
American Central	500,000.00	87,000.00		827,500.00
American Fire	265,753.49	1,147,666.29		796,224.66
Atlas Assurance—U. S. branch			331,500.00	501,150.00
British America Assurance			305,250.00	674,066.00
Buffalo Commercial		99,300.00	5,500.00	110,000.00
Buffalo German	310,038.19	536,395.00		726,678.52
Caledonian—U. S. branch			331,500.00	1,490,221.25
Citizens, New York	100,000.00	21,300.00	166,125.00	264,250.00
Citizens, Pennsylvania	120,000.00	310,093.40		222,697.50
Commercial Union—U. S. branch	918,303.03		463,250.00	1,120,537.50
Concordia Fire		506,605.00		151,100.00
Connecticut Fire	154,775.00	916,359.00		1,824,018.50
Continental	1,236,250.00	106,060.00	105,000.00	5,455,440.00
Delaware	160,000.00	100,200.00	114,000.00	874,578.00
Detroit Fire and Marine	128,089.68	922,085.46	45,600.00	54,000.00
Eagle Fire	425,000.00	24,000.00		667,572.00
Equitable Fire and Marine	127,000.00	129,325.00	27,500.00	313,535.00
Farmers Fire	44,200.00	197,060.00		296,925.50
Fire Association of Philadelphia	208,800.00	2,133,221.51		2,333,208.00
Firemens	180,203.62	1,086,591.00	20,560.00	820,579.50
Firemans Fund	411,700.00	488,173.59	29,875.00	1,684,695.00

No. 4.

Insurance Companies, other than Life, doing business in Iowa.

Loans on stocks and collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of prami- ums in course of collection not over three mos. past due.	Amount of pre- mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly avail- able.
.....	400.33	8,059.87	11,234.05	274,857.04	3,709.16	286,635.57	
.....	.....	11,234.05	9,390.89	28,607.11	36,797.40	128,731.45	\$ 17,888.82
.....	.....	1,170.22	1,854.60	37,186.10	.....	40,810.92	.....
.....	.....	4,708.63	2,889.69	32,686.18	.....	41,844.51	.....
.....	1,478.43	23,867.90	13,329.45	145,896.75	104,134.79	870,593.71	350.00
\$ 18,675.00	12,238.31	20,567.93	6,159.10	8,445.93	834.50	311,857.02	.....
.....	24,518.44	46,299.65	28,404.77	1,230,309.28	55,041.08	540,118.03	.....
.....	888.78	10,421.92	14,055.48	31,893.65	16,688.89	107,899.72	6,772.87
10,088.50	8,550.53	44,457.45	25,703.06	126,342.76	80,409.87	625,973.78	70,084.69
.....	.....	16,939.58	1,239.52	43,134.22	1,593.70	67,987.08	.....
.....	.....	1,403.03	1,214.98	68,538.97	.....	71,155.98	.....
.....	1,258.00	5,185.08	3,866.29	6,718.09	2,938.43	54,721.14	.....
.....	.....	65,923.96	26,215.40	653,499.03	90.50	769,725.94	.....
.....	2,998.45	4,530.47	2,727.86	.....	.....	81,396.76	.....
.....	.....	1,212.50	1,043.80	25,899.22	.....	28,165.03	.....
.....	.....	6,485.68	2,231.42	168,237.57	54,126.17	231,080.84	.....
.....	404.71	6,574.60	.....	104,787.10	.....	134,064.41	.....
18,100.00	4,542.69	22,003.17	4,862.73	7,266.84	4,471.00	189,914.22	.....
.....	2,900.12	14,900.77	18,190.39	81,383.26	81,420.33	379,142.53	.....
\$ 42,901.10	\$ 61,206.89	\$ 320,664.96	\$ 163,331.92	\$ 1,061,134.11	\$ 442,290.51	\$ 4,470,562.61	\$ 101,209.44
5,000.00	825.96	789,875.62	555,798.13	.....	.....	11,431,184.81	.....
278,947.97	37,918.88	162,179.21	205,144.25	.....	6,170.49	2,832,245.17	.....
15,000.00	2,379.10	27,800.12	2,216.73	.....	.....	579,380.95	.....
.....	34,336.60	46,112.65	63,537.92	.....	1,245.35	2,749,163.17	.....
94,800.00	.....	73,892.99	.....	81,031.04	.....	1,669,244.03	.....
48,700.00	27,206.72	114,074.35	100,804.01	.....	23,361.44	2,525,790.96	.....
.....	8,447.50	74,535.81	88,165.89	.....	.....	1,005,799.41	.....
.....	10,914.77	2,846.51	190,545.49	8,248.93	.....	1,191,711.70	.....
14,750.00	729.75	47,464.87	9,620.51	.....	.....	287,256.13	.....
120,400.00	7,272.82	120,182.76	41,193.53	2,980.28	1,608.76	1,870,280.68	.....
.....	20,083.96	91,697.55	163,751.82	.....	1,939.37	2,101,188.96	.....
5,400.00	6,323.96	54,779.42	119,207.07	.....	7,046.79	744,426.15	.....
68,650.00	4,944.57	34,638.97	29,104.30	.....	977.50	791,295.24	.....
.....	28,785.81	505,011.30	361,489.53	16,861.35	9,431.74	8,417,710.34	.....
.....	8,871.36	60,934.78	75,966.53	.....	.....	803,467.65	.....
14,000.00	.....	171,387.33	218,457.55	1,020.50	.....	3,300,017.88	.....
.....	79,397.66	294,565.86	377,186.66	121,574.59	934.16	7,778,347.13	.....
94,300.00	1,447.43	72,471.64	163,577.54	1,569.27	1,843.49	1,685,899.90	.....
4,100.00	36,037.78	48,411.41	32,174.72	2,244.45	4,178.63	1,298,972.19	.....
.....	9,057.75	26,931.00	30,784.76	.....	6,065.92	1,218,461.43	.....
.....	.....	28,593.54	38,960.80	.....	1,220.00	676,194.43	.....
18,000.00	5,458.05	79,410.97	41,526.68	.....	77.50	683,659.70	.....
208,630.00	68,655.44	160,876.91	708,306.55	.....	10,305.83	5,923,124.24	.....
.....	23,168.98	14,615.49	41,882.73	.....	1,368.01	2,148,969.33	.....
228,762.65	17,645.92	261,861.25	359,750.84	43,090.14	21,699.51	3,587,653.80	.....

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Franklin Fire .....	\$ 250,000.00	\$ 217,008.00	.....	\$ 2,198,742.00
German .....	92,180.75	1,804,173.45	.....	481,230.00
Germania Fire .....	616,312.62	848,000.00	.....	1,603,405.00
German American .....	15,000.00	.....	1,070,742.50	5,208,850.50
German Alliance .....	.....	.....	308,250.00	.....
Glard Fire and Marine .....	328,844.35	844,310.00	80,280.00	412,217.00
Glens Falls .....	56,850.00	938,708.81	.....	1,615,186.79
Grand Rapids Fire .....	7,500.00	223,070.13	11,500.00	8,400.00
Greenwich .....	200,000.00	.....	51,382.50	879,540.00
Hamburg-Bremen Fire—U. S. branch .....	.....	.....	110,125.00	1,148,375.00
Hanover Fire .....	450,000.00	7 000.00	50,122.50	1,774,312.00
Hartford Fire .....	459,575.00	1,376 500.00	.....	6,049,267.00
Home .....	1,748,857.41	42 1,786.71	407,762.50	6,654,139.81
Imperial Fire—U. S. branch .....	476,634.70	.....	529,701.25	574,521.16
Insurance Company of North America .....	457,182.85	2,463,233.70	141,250.00	4,794,972.50
Lancashire—U. S. branch .....	835,585.72	.....	655,375.00	822,917.50
Lion—U. S. branch .....	4,500.00	192,100.00	55,063.50	497,225.00
Liverpool and London and Globe—U. S. Br. ....	1,730,000.00	3,575,7 8 64	1,843,200.00	319,475.00
London Assurance Corporation—U. S. Br. ....	.....	28,000.00	731,028.25	1,161,830.00
London and Lancashire Fire—U. S. branch .....	299,125.00	.....	882,263.00	1,554,768.00
Manchester Fire Assurance—U. S. branch .....	.....	.....	476,105.00	1,326,340.00
Manufacturers and Merchants .....	45,000.00	272,768.67	.....	112,656.00
Mechanics .....	87,003.00	330,985.00	.....	214,778.50
Mercantile Fire and Marine .....	.....	108,500.00	.....	425,582.00
Merchants, New Jersey .....	356 594.04	272,050.00	27,500.00	640,667.50
Merchants, Rhode Island .....	.....	92,750.00	27,635.00	341,401.00
Michigan Fire and Marine .....	78,909.13	556,837.68	.....	61,625.00
Milwaukee Mechanics .....	45,000.00	1,209,011.38	.....	821,777.20
Mutual Fire .....	.....	.....	369,555.00	463,945.00
National Fire .....	239,911.22	770,413.97	55,000.00	2,405,892.00
National Standard .....	.....	.....	490,000.00	.....
Newark Fire .....	59,000.00	277,725.00	44,000.00	226,145.50
New Hampshire Fire .....	64,657.31	623,429.66	100,760.00	1,496,875.00
Niagara Fire .....	932,000.00	128,280.00	70,830.00	874,880.00
Northern Assurance—U. S. branch .....	115,000.00	.....	425,425.00	1,159,055.00
North British and Mercantile—U. S. branch .....	.....	.....	1,038,108.30	2,897,061.00
North German Fire—U. S. branch .....	.....	30,000.00	221,000.00	151,451.25
Norwood .....	.....	.....	115,875.00	235,400.00
Northwestern National .....	.....	889,156.67	218,000.00	750,650.00
Norwalk Fire .....	.....	.....	124,169.00	281,541.00
Norwich Union—U. S. branch .....	.....	40,000.00	414,375.00	1,394,146.25
Orient .....	48,355.29	228,119.66	.....	1,596,960.41
Pacific Fire .....	.....	268,000.00	180,000.00	242,620.00
Palatine—U. S. branch .....	.....	.....	443,000.00	1,640,423.00
Pennsylvania Fire .....	184,500.00	879,070.00	106,000.00	2,891,985.00
Phoenix .....	511,000.00	115,600.00	557,600.00	3,289,734.00
Phoenix .....	498,906.04	183,306.91	.....	3,867,801.50
Phoenix Assurance—U. S. branch .....	.....	.....	1,436,030.00	519,937.50
Providence Washington .....	.....	.....	.....	1,231,990.00
Prussian National—U. S. branch .....	800.00	.....	221,000.00	386,601.23
Queen Insurance Company of America .....	466,222.09	.....	560,309.66	2,690,479.77
Reliance .....	90,000.00	250,540.00	16,575.00	535,745.00
Rochester German .....	193,302.13	393,366.37	.....	256,000.00
Rockford .....	48,314.26	458,201.34	.....	44,490.00
Royal—U. S. branch .....	1,757,156.24	279,000.00	1,067,812.50	3,176,040.00

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premi- ums in course of collection not over three mos. past due.	Amount of pre- mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly avail- able.
\$ 287,500 00 47,257 41	\$ 6,891.78 28,472.27 9,581.89 7,307.67	\$ 92,810.43 194,040 17 88,567 89 815,682.05 4,569.58	\$ 63,499.85 244,228.54 199,006 74 451,060 71	\$ 138,886 50	\$ 28,374 52	\$ 3,105,419 08 3,100,000 09 3,844,751.27 7,070,423.43 810,759.58	
14,600 00 4,000.00 73,500.00 400.00	18,136 61 20,979.45 5,323.79 1,000.00	158,373 98 169,034.35 88,804.56 63,551 79 60,982.07	93,216.80 53,045 59 86,377.96 154,930 82 127,914.79	21,309.41 1,647 10 24,411.46	7,001.55 150.00	1,980,289.70 2,895,595.89 453,976.44 1,879,216.57 1,493,399.86	
4,000.00 10,800.00 183,100 00	12,969.16 25,181 93 55,678.24	83,136 36 991,914 44 306,032.86	179,989 56 1,091,618.65 600,184 31	3,372 27 845 53 2,632 45	2,595,801.85 10,004,997.85 10,363,224.39	2,595,801.85 10,004,997.85 10,363,224.39	
20,200 00	50,643.78	89,481 06 782,589.87	156,144 58 773,752 56	2,444.00 60,114.88	2,757.50 82,818.38	1,827,687.33 9,686,306.08	
		114,865.88 136,460 87 816,101.52 172 975.07 500 00	269,507.43 59,848.19 948,702.43 220,481 53 232,486.21			2,308,251.53 886,707.07 9,339,545.33 2,856,658.98 2,728,218 74	
		93,601.81 34,169 40 52,585.69 46,855 57 70,865.08	273,754.25 22,730.48 43,502 81 24,357.40 172,965 92		3,353.20 2,442 57 4,737.32 1,610.11	2,173,151.26 536,169.81 893,283.21 607,849.84 1,567,780.39	
28,200 00 52,904.00 16,500.00	6,045 39 9,717.86 2,574.87 9,007.74	58,839.33 37,234.89 119,690 26 115,745 39 269,439 55	35,330.80 54,921.67 159,486 32 94,319 76 379,003.56	416.03		566,083.50 810,807.89 2,400,868.93 1,049,465.15 4,120,280.30	
7,065.50 2,235.60	3,050.87 19,637.86 45,401.77 6,000.00	48,463 26 33,987.94 108,556 07 123,439.17 88,033.13	51,813.77 17,486 16 156,942.44 259,517.31 214,468 08	220.00 936.68	133.83 20,394.39 8,335.97	582,943.70 666,874.07 2,581,210.48 2,486,095.63 2,009,172.18	
	2,666 67 3,228.14	275,155.51 75,618 62 61,988.28 141,203.65 9,042.28	392,070.18 115,886 26 184,074 93 98,451.99 32,215.52	2,780.36 12,978.24	1,639.97	4,087,861.09 596,896.13 610,816.45 2,108,058.18 447,002.43	
	55,546 00 2,000.00	235,558.24 129,081.01 18,064 70 319,364.95 227,469.49	145,756 64 290,074.44 61,088.88 399,756.76 261,685.63	2,780.36 12,978.24	1,639.97	4,087,861.09 596,896.13 610,816.45 2,108,058.18 447,002.43	
	150.00 13,975.17 3,942.06	235,558.24 129,081.01 18,064 70 319,364.95 227,469.49	145,756 64 290,074.44 61,088.88 399,756.76 261,685.63	2,780.36 12,978.24	1,639.97	4,087,861.09 596,896.13 610,816.45 2,108,058.18 447,002.43	
21,350 99	15,894 80	227,469.49	261,685.63		50,000.00	4,759,024.97	
	16,812 27 17,602.73	416,039 66 247,453.65 650,144.80 74,709.83 15,872 48	657,491 20 454,255 06 226,337.20 197,586 52 79,043 08	15 671.46 14,789 93 2,779 58 49,879.37 30.10	15 671.46 14,789 93 2,779 58 49,879.37 30.10	5,578,449.59 5,320,285.42 2,855,319.08 1,554,115.71 717,368.66	
	41,503.30 3,623.28 10,303.85 17,048 57 4,913 33	301,504 50 27,871.69 67,549 10 123,736.42 424,298.11	298,795.77 48,033.61 36,157 83 110,056.63 734,864.65	551 45 87,186.61 3,758.85	22.80 908.00 9,888 08 14,957 94	4,949,391.34 972,294.58 865,373.78 1,083,077.24 7,451,811.63	

TABLE No. 4—

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Royal Exchange Assurance—U. S. branch			\$ 339,667.00	\$ 374,510.00
St. Paul Fire and Marine	\$ 568,936.86	\$ 412,394.23		681,123.38
Scottish Union and National—U. S. branch	52,650.80	1,549,607.70	55,062.50	1,272,901.50
Security	81,800.00	148,418.78		350,730.33
Springfield Fire and Marine	134,000.00	648,050.00	105,600.00	2,672,661.00
Spring Garden	318,000.00	176,000.00		708,180.00
Sun Insurance office—U. S. branch	270,000.00	188,000.00	433,306.25	1,238,495.75
Thuringia—U. S. branch			309,937.50	
Traders	6,524.37	232,850.00	164,625.00	1,081,754.25
Trans-Atlantic Fire—U. S. branch				578,477.50
Union	160,000.00	9,900.00	11,400.00	356,985.50
Union Assurance society—U. S. branch			365,217.75	624,790.00
Union Marine—U. S. branch			233,990.00	311,361.05
United States Fire		431,500.00	128,992.50	45,990.00
Victoria Fire			148,750.00	52,937.50
Westchester Fire	216,500.00	524,200.00	111,000.00	1,063,101.00
Western Assurance		20,000.00	267,510.00	846,294.73
Williamsburg City Fire	620,000.00	295,650.00	25,630.00	503,215.00
Total non-Iowa companies	21,824,752.10	37,213,388.48	21,358,284.66	121,070,629.79
Total fire companies	22,134,513.40	38,299,392.50	21,353,284.66	121,154,007.47
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual				
American Surety	\$3,420,778.82	\$ 15,000.00	\$ 444,000.00	\$ 920,006.24
Bankers Mutual Casualty company				
City Trust, Safe, Deposit and Surety Co.	447,295.23	155,350.00		231,290.00
Employers Liability Assurance Corp.			279,500.00	606,350.00
Fidelity and Casualty	596,554.32		170,987.50	1,266,063.50
Fidelity and Deposit Company	588,650.57			903,806.00
Guarantee company of North America	61,665.54	5,430.00	108,000.00	639,533.66
Hartford Steam Boiler Inspection and Insurance company	47,919.53	323,875.00	2,326.00	1,342,470.57
Lawyers Surety company	19,920.00		84,192.26	542,971.31
Lloyd's Plate Glass	265,000.00	20,000.00	127,887.50	181,546.11
London Guarantee and Accident—U. S. branch			221,000.00	433,396.17
Metropolitan Plate Glass	150,000.00		110,000.00	111,773.50
Minnesota Farmers Hall				
National Surety company	8,550.00	227,050.00	153,850.00	33,750.00
New England Burglary			27,500.00	167,925.00
New Jersey Plate Glass		128,745.00		
New York Plate Glass			111,500.00	152,575.00
*Standard Life and Accident	20,850.00	323,706.82		234,400.00
Union Casualty and Surety company		202,637.50		295,010.00
United States Casualty company		1,575.00	251,137.50	256,316.56
United States Fidelity and Guaranty Co.		693.80	57,450.00	143,937.80
Total of companies other than fire	\$5,626,584.01	\$1,414,273.12	\$2,148,830.76	\$ 8,409,120.12
Grand total	27,761,097.41	39,713,665.69	23,507,115.42	129,623,127.59

\* Does no life business in Iowa.

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premi- ums in course of collection not over three mos. past due.	Amount of pre- mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly avail- able.
\$ 254,406 03	\$ 5,886 00	\$ 12,306 93	\$ 56,990.02		\$ 613.35	\$ 789,973.26	.....
17,500 00	41,405 72	131,967 21	174,900 27	\$ 26,569.51		2,252,317 48	.....
45,100 00	2,264 30	415,756.25	276,324.04			3,681,118.60	.....
86,700.00	47,443.98	50,796 19	73,628 03	3,438.80		755,666.43	.....
		135,420.06	272,659.17		2,840.54	4,106,374.75	.....
100,611.25	4,379.68	42,723.37	1,213 99	126,202.48	1,630 50	1,488,030.27	.....
	23,709.59	181,680.68	204,937 64		1,408 61	2,641,518 52	.....
	2,500 00	14,717.45	55,089 84			873,185.79	.....
22,500.00	12,652.96	76,850.00	63,901.19		21,715.26	1,683,373 08	.....
	6,930.00	40,231.99	112,150.10	111.00		737,900.59	.....
19,200.00	1,338.34	22,410 81	59,013 21	1,000.00	781.04	642,127.90	.....
	3,455.00	51,080 91	167,012.96			1,211,496 53	.....
		11,073.47	37,980.04	618.75	470 60	595,493 91	.....
	4,306.34	11,470 87	54,906 40		387.36	677,553.27	.....
		26,670 08	8,071.84			236,429.42	.....
	4,799.31	84,562.48	234,892.76			2,241,054.49	.....
		178,369.77	294,233.71	30,281.14		1,636,689 25	.....
7,400 00	5,942.65	73,252 31	86,545.07		5,791 54	1,634,326 57	.....
\$3,045,061.74	\$1,319,115 26	\$15,026,841 95	\$19,123,679 91	\$ 937,251 83	\$ 464,628.26	\$41,283,634.08	.....
\$3,067,862 94	\$1,380,232.15	\$15,247,508.93	\$19,287,001.83	\$3,898,885.94	\$ 906,918 87	\$45,854,196 69	.....
		43,631 84	7,522 74		11,175.00	62,329.58	.....
110,721.96	61,134 49	121,143.78	146,578 82		33,440.75	5,272,803.76	.....
		2,576 82	1,109.50	24,770.67	75 00	28,531 99	.....
1,005,212.19	18,738 03	333,697 06	13,084.50		8,878.87	2,218,485 88	.....
	7,137.09	5,227 06	221,522 61			1,119,796.76	.....
	1,161.67	81 658.11	244,476 26		10,983.13	2,474,673.49	.....
		149,265.49	63,603 90			1,708,825.96	.....
	6,536.78	47,732.63	11,977 31		4,640.75	885,566.64	.....
	33,690.05	94,899.70	268,945 84			2,119,096.69	.....
	4,134.08	9,969 68	27,772.10		2,233.38	691,212.76	.....
		17,664 25	50,660.34			662,318 80	.....
	5,754.87	29,884.63	106,122.49			808,152.16	.....
	382.30	48,671.60	29,133.71		2,405.87	452,487 98	.....
		114 28			1,200.00	1,214.28	.....
	6,293.99	89,900.36	17,566.34			535,900.69	.....
	2,261.67	4,579 28	8,740.89			211,006.94	.....
	1,568.73	17,043.20	11,183.19			158,574.22	.....
		18,585.49	22,096.00		64.75	311,823.24	.....
	17,735.36	54,402.31	168,671.78		318.91	819,115 13	.....
	2,648 81	32,903.35	182,366.50			715,886.56	.....
	2,081.85	40,549.02	87,008.59		456.94	640,725.46	.....
53,400 00	188.54	22,781.23	3,069.81			261,420.88	.....
\$1,169,324 05	\$ 171,462.96	\$1,278,890.47	\$1,798,755.17	\$ 24,770.67	\$ 76,013.25	\$32,178,034.66	.....
\$4,257,196.99	\$1,551,785.08	\$16,626,397.40	\$21,085,757.00	\$2,923,166.61	\$ 962,932.22	\$26,062,221.34	.....

TABLE

*A classified exhibit of gross liabilities, December 31, 1896, of*

NAMES OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
<b>IOWA COMPANIES.</b>		
Anchor Mutual Fire.....	\$ 1,311.85	\$ 4,200.00
Capital.....	3,076.91	2,000.00
Commercial Mutual.....		
Dairy Mutual.....	783.48	
Des Moines.....	659.50	600.00
Dubuque Fire and Marine.....	4,300.00	3,400.00
Farmers.....	6,121.10	732.64
Fidelity.....	4,294.44	2,000.00
Hawkeye.....	7,393.71	1,400.00
Iowa Business Mens Mutual Fire Association, now Atlas Mutual Insurance company.....		763.89
Iowa Merchants Mutual.....	3,460.05	
Iowa Fire.....	1,946.08	700.00
Iowa State.....	3,131.00	6,668.34
Key City.....	1,500.00	126.03
Merchants Brick Mutual.....		1,352.61
Merchants and Bankers Mutual.....	3,049.97	1,700.00
Mill Owners Mutual.....		2,000.00
Security Fire.....	2,043.91	1,200.00
State.....	6,539.28	4,426.00
Total Iowa companies.....	\$ 49,611.28	\$ 34,268.48
<b>OTHER THAN IOWA COMPANIES.</b>		
Ætna, Connecticut.....	286,559.21	55,448.73
Agricultural, New York.....	51,481.20	33,715.32
American, Massachusetts.....	26,912.45	
American, New Jersey.....	23,874.98	5,015.01
American Central, Missouri.....	74,982.61	26,015.00
American Fire, Pennsylvania.....	103,579.91	18,623.05
Atlas Assurance—U. S. branch, Illinois.....	34,993.10	4,550.00
British America Assurance, Canada.....	98,079.05	11,061.00
Buffalo Commercial, New York.....	1,863.75	
Buffalo German, New York.....	18,577.92	1,000.00
Caledonian—U. S. Branch, New York.....	142,898.58	24,099.94
Citizens, New York.....	23,011.97	4,536.60
Citizens, Pennsylvania.....	17,559.70	900.00
Commercial Union—U. S. Branch, New York.....	205,336.10	17,800.03
Concordia Fire, Wisconsin.....	17,366.66	9,854.96
Connecticut Fire, Connecticut.....	116,517.67	25,753.54
Continental, New York.....	284,934.80	35,650.00
Delaware, Pennsylvania.....	51,160.00	5,500.00
Detroit Fire and Marine, Michigan.....	7,219.67	2,043.68
Eagle Fire, New York.....	8,122.14	5,006.95
Equitable Fire and Marine, Rhode Island.....	18,407.00	1,478.00
Farmers Fire, Pennsylvania.....	21,239.07	5,650.00
Fire Association of Philadelphia, Pennsylvania.....	199,041.63	30,277.74
Firemens, New Jersey.....	9,809.01	4,612.00
Firemans Fund, California.....	89,114.14	7,035.10

No. 5.

*Insurance Companies, other than Life, doing business in Iowa.*

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and other liabilities.
\$ 59,297.37	\$ 29,297.84	\$ 34,779.69	\$ 25,000	\$ 36,748.84
208,065.15	12,897.97	312,178.68	25,000	33,481.09
61,159.75		68,350.75	100,000	172,697.37
262,638.26	3,764.80	273,266.80	100,000	66,861.23
49,774.04		57,088.48	25,000	25,281.24
372,264.22		381,067.93	25,000	219,914.79
	579.26	1,343.14		
		3,460.05		
25,900.96	335.01	29,038.05	25,000	699.09
12,602.76		9,799.24		
	4,500.00	14,227.76	50,000	17,106.00
		5,852.61		
	17,448.79	22,198.76		
		2,000.00		
67,560.88	2,060.98	72,876.72	25,000	92,038.60
106,677.07	12,662.57	191,167.92	100,000	87,974.61
\$ 1,476,070.46	\$ 92,358.49	\$ 1,652,808.71	\$ 500,000	\$ 752,695.76
3,077,855.41	162,334.81	3,581,196.16	4,000,000	3,849,988.05
1,331,941.54	54,812.68	1,471,950.08	500,000	260,295.09
128,114.03	11,179.86	176,206.83	800,000	103,154.62
468,740.41	15,107.51	542,787.91	600,000	1,606,414.26
663,504.71	12,157.65	776,650.97	600,000	268,584.06
1,420,514.83	17,438.78	1,560,056.56	500,000	485,784.40
424,086.10	18,506.73	482,143.98		533,656.48
501,254.09	33,912.44	739,306.58		452,405.13
26,716.66	1,818.68	40,399.09	200,000	44,587.04
340,455.10	8,597.97	368,680.99	200,000	1,801,649.84
955,251.73	56,611.31	1,178,861.55		222,322.40
277,079.49	35,730.48	340,348.54	300,000	104,076.61
160,669.93	9,022.56	189,153.11	500,000	103,144.13
1,975,644.00	56,090.41	2,254,872.51		1,162,537.83
399,693.59	15,950.85	442,866.06	300,000	160,601.59
1,430,015.17	59,400.00	1,631,686.88	1,000,000	668,331.60
2,523,269.59	418,193.98	4,313,123.37	1,000,000	2,564,218.76
654,514.79	17,970.75	738,445.64	702,875	154,568.76
167,745.28	7,736.48	184,748.11	500,000	584,334.06
203,823.11	13,263.47	230,215.67	800,000	688,245.76
206,762.72	6,394.99	225,082.71	300,000	141,171.73
820,674.99	11,968.96	359,526.93		334,133.78
4,884,055.74	303,965.40	4,416,740.51	500,000	1,006,383.73
374,411.78	14,977.24	308,810.03	600,000	1,345,159.90
1,361,076.69	110,739.92	1,468,014.85	1,000,000	1,059,638.95



TABLE No. 5—

NAMES OF COMPANIES.	LOSSES UNPAID	
	Adjusted and unadjusted.	Registered and disputed.
Franklin, Pennsylvania.....	\$ 20,649.70	\$ 6,838.00
German, Freeport, Illinois.....	78,849.87	11,050.00
Germania Fire, New York.....	55,428.42	13,455.00
German American, New York.....	236,343.97	39,777.40
German Alliance, New York.....		
Girard Fire and Marine, Pennsylvania.....	26,176.82	7,987.50
Glens Falls, New York.....	28,041.48	6,559.25
Grand Rapids Fire, Michigan.....	8,144.49	2,450.00
Greenwich, New York.....	143,597.88	32,856.86
Hamburg Bremen Fire—U. S. branch, New York.....	51,000.00	13,085.00
Hanover Fire, New York.....	126,004.03	18,883.33
Hartford Fire, Connecticut.....	451,850.48	72,798.13
Home, New York.....	410,331.03	54,146.04
Imperial Fire—U. S. branch, Massachusetts.....	80,911.73	6,860.00
Insurance Company of North America, Pennsylvania.....	304,668.49	43,968.32
Lancashire—U. S. branch, New York.....	159,464.24	27,793.45
Lion—U. S. branch, Connecticut.....	46,065.67	4,717.90
Liverpool and London and Globe—U. S. branch, N. Y.....	373,953.91	142,755.00
London Assurance Corporation—U. S. branch, N. Y.....	139,081.86	11,275.00
London and Lancashire Fire—U. S. branch, Illinois.....	88,196.63	41,015.40
Manchester Fire Assurance—U. S. branch, Illinois.....	95,719.99	59,044.05
Manufacturers and Merchants, Pennsylvania.....	9,781.43	799.11
Mechanics, Pennsylvania.....	14,302.43	6,152.02
Mercantile Fire and Marine, Massachusetts.....	11,882.00	
Merchants, New Jersey.....	89,578.09	11,817.18
Merchants, Rhode Island.....	21,265.05	
Michigan Fire and Marine, Michigan.....	11,437.47	1,900.00
Milwaukee Mechanics, Wisconsin.....	35,540.26	10,450.00
Mutual Fire, New York.....	48,398.53	1,000.00
National Fire, Connecticut.....	34,466.08	37,306.15
National Standard, New York.....	15,143.54	
Newark Fire, New Jersey.....	14,494.25	1,965.28
New Hampshire Fire, New Hampshire.....	111,836.86	
Niagara Fire, New York.....	147,138.52	
Northern Assurance—U. S. branch, New York.....	63,479.78	21,236.00
North British and Mercantile—U. S. branch, New York.....	175,244.85	31,991.24
North German Fire—U. S. branch, Illinois.....	25,515.13	1,500.00
Norwood, New York.....	58,881.19	2,325.00
Northwestern National, Wisconsin.....	39,879.06	7,500.00
Norwalk Fire, Connecticut.....	8,256.00	400.00
Norwich Union—U. S. branch, New York.....	136,135.17	8,755.00
Orient, Connecticut.....	145,256.36	24,034.01
Pacific Fire, New York.....	28,208.49	5,324.00
Palatine—U. S. branch, Illinois.....	206,650.18	52,385.45
Pennsylvania Fire, Pennsylvania.....	149,790.00	12,674.00
Phenix, New York.....	182,967.40	30,375.00
Phenix, Connecticut.....	358,667.28	33,745.13
Phenix Assurance—U. S. branch, New York.....	180,214.00	35,792.00
Providence—Washington, Rhode Island.....	137,447.95	2,063.00
Prussian National, U. S. branch, Illinois.....	32,648.02	6,400.00
Queen Insurance Company of America, New York.....	136,071.28	33,370.00
Reliance, Pennsylvania.....	12,982.65	11,938.32
Rochester-German, New York.....	9,148.45	3,100.00
Rockford, Illinois.....	28,153.38	7,600.00
Royal—U. S. branch, Illinois.....	298,914.41	58,568.02

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 1,599,415.78	\$ 8,911.02	\$ 1,626,314.51	\$ 400,000	\$ 1,070,127.55
1,891,137.99	81,989.44	2,012,977.80	200,000	887,622.79
1,314,673.24	29,568.46	1,412,125.12	1,000,000	1,532,626.15
2,575,283.13	211,975.71	2,063,835.21	1,900,080	3,007,068.22
.....	4,955.00	4,955.00	200,000	106,804.58
980,308.36	44,137.95	1,033,609.13	300,000	641,680.57
923,110.49	22,624.63	965,936.80	200,000	1,702,660.09
179,053.75	5,970.93	195,618.17	200,000	58,258.27
680,946.32	28,203.15	894,604.21	200,000	284,612.36
798,010.68	23,580.63	885,676.30	.....	607,720.56
1,132,256.85	29,525.04	1,306,663.24	1,000,000	289,133.61
4,894,406.84	71,250.00	5,490,305.40	1,350,000	3,261,362.15
4,280,587.00	270,751.61	5,015,955.68	3,000,000	2,346,288.71
803,727.96	11,307.87	882,897.36	.....	944,789.69
3,938,281.81	80,095.94	4,387,034.56	3,000,000	2,319,772.53
1,290,133.64	45,000.00	1,531,896.33	.....	776,855.20
384,914.23	11,017.79	446,716.18	.....	489,080.91
4,265,794.07	363,533.02	5,246,085.00	.....	4,093,460.33
802,499.27	84,514.26	987,349.39	.....	1,869,809.59
1,477,471.96	97,687.34	1,704,351.33	.....	1,082,262.41
1,076,225.56	48,980.82	1,379,970.42	.....	893,183.84
148,067.06	2,121.46	160,789.06	250,000	124,400.75
267,552.61	17,604.47	405,611.53	250,000	239,673.68
148,160.20	6,102.07	163,144.37	400,000	41,705.47
682,563.78	64,741.24	868,720.29	400,000	309,040.10
193,842.86	6,795.98	231,593.89	300,000	144,168.61
210,708.21	16,436.48	240,482.16	400,000	170,325.73
817,299.68	83,351.17	946,641.11	200,000	1,358,726.83
287,304.94	209,600.00	446,273.47	225,000	277,191.68
1,906,990.03	103,927.90	2,082,690.16	1,000,000	1,037,680.14
125,204.66	10,840.88	151,189.06	200,000	231,754.64
120,123.99	10,817.09	143,105.61	250,000	268,768.46
913,637.68	81,888.49	1,056,663.08	900,000	624,247.45
1,225,674.88	105,117.33	1,487,930.74	500,000	478,164.89
1,015,226.93	64,700.61	1,163,648.21	.....	846,528.97
1,881,286.12	85,980.19	2,174,442.40	.....	1,892,918.63
260,380.32	83,022.14	320,397.59	.....	278,498.54
261,319.66	55,897.41	378,318.16	200,000	32,108.29
635,011.53	27,959.88	910,350.47	600,000	592,707.71
81,458.82	12,095.54	102,210.36	200,000	144,782.07
1,176,984.53	34,681.80	1,356,456.50	.....	973,542.40
964,085.18	63,259.33	1,218,564.83	500,000	568,185.37
270,870.84	40,537.15	314,930.48	200,000	223,843.91
1,557,896.28	105,796.88	1,682,118.87	.....	929,425.84
2,226,111.16	4,000.00	2,262,575.16	400,000	1,966,449.81
3,057,061.71	183,880.01	3,454,874.12	1,000,000	1,124,175.47
2,197,241.66	.....	2,599,753.86	2,000,000	730,511.67
1,448,113.11	182,103.78	1,844,282.89	.....	1,010,998.19
589,690.60	40,481.51	749,628.06	400,000	404,489.65
308,081.28	32,074.64	379,153.94	.....	383,214.72
1,642,087.81	194,433.58	1,935,842.67	500,000	1,913,548.67
375,085.63	10,433.12	417,439.52	300,000	255,855.06
375,373.24	738.53	283,863.61	200,000	496,016.17
584,536.42	61,033.69	680,526.48	200,000	151,248.78
4,319,221.67	846,670.31	5,163,604.31	.....	2,857,807.31

TABLE No. 5—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
Royal Exchange Assurance—U. S. branch, California.....	\$ 8,625.00	
St. Paul Fire and Marine, Minnesota.....	121,802.25	\$ 9,107.08
Scottish Union and National—U. S. branch, Connecticut..	297,705.10	31,595.20
Security, Connecticut.....	31,810.70	4,975.00
Springfield Fire and Marine, Massachusetts .....	133,272.26	22,664.51
Spring Garden, Pennsylvania.....	42,822.25	9,575.00
Sun Insurance office—U. S. branch, New York.....	151,810.00	9,540.00
Thuringia—U. S. branch, Illinois.....	7,193.58	
Traders, Illinois.....	55,468.58	15,624.15
Trans-Atlantic Fire—U. S. branch, Illinois.....	23,668.99	14,844.26
Union, Pennsylvania.....	31,590.83	400.00
Union Assurance Society—U. S. branch, New York.....	70,110.47	2,375.00
Union Marine, New York.....	17,948.52	
United States Fire, New York.....	18,049.19	14,129.73
Victoria Fire, New York.....	108.81	
Westchester Fire, New York.....	101,184.72	4,500.00
Western Assurance, Canada.....	140,017.61	17,568.20
Williamsburg City Fire, New York.....	30,823.76	4,252.77
Total non-Iowa companies.....	\$ 2,255,893.07	\$ 1,573,056.06
Total fire companies.....	\$ 2,305,004.95	\$ 1,609,394.54
COMPANIES OTHER THAN FIRE.		
Alliance Hall and Cyclone Mutual, Minnesota.....		
American Surety Company, New York.....	147,479.27	151,499.28
Bankers Mutual Casualty Company.....		
City Trust, Safe Deposit and Surety Company, Penn.....	1,466.33	3,993.61
Employers Liability Assurance Corporation [Limited]— U. S. branch, Massachusetts.....	16,470.00	231,510.00
Fidelity and Casualty, New York.....	121,825.77	237,053.04
Fidelity and Deposit Company, Maryland.....	14,281.03	4,331.80
Guarantee Company of North America, Canada.....	7,583.24	71,000.00
Hartford Steam Boiler Inspection and Insurance Co., Conn.....	10,385.07	
Lawyers Surety Company, New York.....		
Lloyd's Plate Glass, New York.....	2,238.13	
London Guarantee and Accident Co.—U. S. Br., Illinois.....	19,421.79	175,900.00
Metropolitan Plate Glass, New York.....	2,500.00	
Minnesota Farmers Hall, Minnesota.....		
National Surety Company, Missouri.....	19,767.45	12,189.13
New England Burglary, Massachusetts.....	5,372.53	1,637.00
New Jersey Plate Glass, New Jersey.....	863.23	
New York Plate Glass, New York.....	3,902.03	
* Standard Life and Accident, Michigan.....	20,808.64	97,957.24
Union Casualty and Surety Company, Missouri.....	20,163.00	76,500.00
United States Casualty Company, New York.....	25,832.21	28,125.00
United States Fidelity and Guaranty Co., Maryland .....		
Total of companies other than fire.....	\$ 439,410.19	\$ 1,194,898.20
Grand total.....	\$ 2,744,415.14	\$ 2,704,292.74

\* Does no life business in Iowa.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid paid up.	Net surplus over capital and all other liabilities.
\$ 198,486.82	\$ 16,433.95	\$ 218,535.27	.....	\$ 571,448.08
931,739.97	26,235.04	1,078,883.34	\$ 500,000	673,984.14
1,770,333.31	26,876.00	2,126,408.51	.....	1,555,710.09
287,383.08	16,055.35	439,576.08	200,000	116,090.35
1,509,455.96	54,531.33	1,719,944.66	1,500,000	885,430.09
795,176.94	61,506.59	909,030.88	400,000	178,989.39
1,339,488.90	63,979.81	1,613,813.71	.....	1,037,999.81
50,333.58	16,118.92	79,545.06	.....	298,640.71
473,361.35	19,350.20	564,704.53	500,000	613,668.50
263,944.25	45,222.12	346,679.02	.....	391,321.57
249,833.87	15,181.22	269,995.88	200,000	143,131.97
434,961.36	726.19	558,172.92	.....	653,323.70
63,643.53	24,206.38	104,792.29	.....	490,701.52
219,966.37	21,429.70	273,494.39	250,000	154,058.28
17,285.75	1,998.42	19,392.98	200,000	17,086.44
1,062,736.83	49,243.47	1,237,685.02	300,000	708,339.47
492,964.11	35,878.25	1,068,958.27	.....	547,731.08
517,768.75	21,371.42	573,316.69	250,000	811,009.88
\$ 103,290,629.50	\$ 5,647,319.05	\$ 119,768,298.28	\$ 41,937,875	\$ 79,687,460.80
\$ 104,766,599.96	\$ 5,739,677.54	\$ 121,420,606.99	\$ 42,427,875	\$ 80,440,156.56
.....	1,842.99	1,842.99	.....	.....
607,845.36	172,369.23	1,079,194.81	2,500,000	1,669,006.95
12,477.71	9,522.68	23,000.39	.....	.....
108,908.69	1,421,036.49	1,533,101.81	500,000	185,394.07
433,637.96	.....	731,607.96	.....	888,188.78
1,414,322.43	21,927.04	1,395,229.23	250,000	329,444.16
345,096.16	.....	360,696.69	750,000	594,126.97
104,135.28	7,721.43	190,543.96	804,600	390,425.69
1,291,955.08	.....	1,302,743.10	500,000	316,383.59
50,406.75	1,499.16	51,903.91	500,000	139,306.85
198,286.95	14,196.44	214,721.51	250,000	197,596.79
303,009.69	2,257.91	502,508.79	.....	305,549.87
123,009.22	2,992.89	123,692.21	100,000	213,875.77
92,745.57	1,189.35	125,891.50	250,000	60,008.19
30,107.69	12,497.06	49,613.67	200,000	.....
33,298.81	119.50	33,281.04	100,000	19,298.18
103,694.71	6,417.54	117,014.26	100,000	94,806.96
435,528.80	.....	574,294.78	200,000	64,820.35
337,677.01	834.50	425,174.51	250,000	40,711.35
251,412.99	2,249.78	307,620.98	300,000	32,104.48
1,308.26	9,802.80	13,105.56	261,200	7,115.32
\$ 6,229,971.26	\$ 1,688,009.24	\$ 9,652,289.09	\$ 7,415,800	\$ 5,080,719.82
\$ 111,196,571.22	\$ 7,487,086.85	\$ 121,072,596.08	\$ 49,843,675	\$ 85,539,876.26



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## PART II.

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# LIFE AND ACCIDENT INSURANCE.

### CONTAINING

**Annual Statements of Central Life Assurance Society of the United States; Equitable Life Insurance Company, of Des Moines, Iowa; Iowa Life Insurance Company, of Sioux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa; and the Register Life and Annuity Company, of Davenport, Iowa.**

**Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1896, and filing annual statements in 1897.**

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, W. M. MCFARLAND.*

*Vice-President, H. G. EVERETT.*

*Secretary, GEO. B. PEAK.*

[Incorporated February 18, 1896. Commenced business February 20, 1896.

Principal office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual.
Amount of capital subscribed but unpaid. . . . .	None.
Amount of net or ledger assets December 31st of previous year.....	None.

#### INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses... \$	4,326.57
Cash received for renewal premiums, without deductions for commissions or other expenses... None.	
Premium notes, loans or liens taken in part payment for premiums on new policies .....	192.00
Premium notes, loans or liens taken in part payment for renewal premiums .....	None.
From dividends applied to pay running premiums .....	None.
From dividends applied to purchase paid up additions and annuities.....	None.
From surrender values applied to pay running premiums .....	None.
From surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities, other than matured installment policies.....	None.
Total.....	\$ 4,418.57
Deduct amount of premiums paid to other companies for reinsurance on policies in this company .....	None.
Total premium income .....	\$ 4,418.57
Cash received for interest upon mortgaged loans .....	None.
Cash received for interest on bonds and dividends on stock .....	None.
Cash received for interest on premium notes, loans or liens .....	None.



Cash received for interest on other debts due the company .....	None.
Cash received as discount on claims paid in advance .....	None.
Cash received for rents for use of company's property, including \$..... for company's own occupancy .....	None.
Total interest and rents .....	None.
Cash received for profits on sales of property .....	None.
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks .....	None.
From dividends and surrender values on reinsurances .....	None.
From money borrowed .....	\$ 825.00
Premium notes, loans or liens restored by revival of policies .....	None.
From other sources .....	None.
Total income .....	\$ 5,243.57
Total ..	\$ 5,243.57

## DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, none; reversionary additions..	None.
Premium notes, loans or liens used in payment of the same .....	None.
Cash paid for matured endowments, none; additions thereto .....	None.
Premium notes, loans or liens used in payment of same ..	None.
Cash paid for sums falling due during the year on installment policies .....	None.
Total .....	None.
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$..... is for matured endowments .....	None.
Total amount actually paid for losses and matured endowments .....	None.
Cash paid to annuitants .....	None.
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse .....	None.
Premium notes, loans or liens used in payment of dividends to policy-holders .....	None.
Dividends paid policy-holders in cash .....	None.
Dividends applied to pay running premiums .....	None.
Dividends applied to purchase paid up additions and annuities .....	None.
Surrender values paid in cash .....	None.
Surrender values applied to pay running premiums .....	None.
Surrender values applied to purchase paid up insurance and annuities .....	None.
(Total paid policy-holders, none.)	
Cash paid stockholders for interest or dividends .....	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$1,233; renewal policies, \$.....; total .....	\$ 1,233.00
Cash paid for commissions to agents on annuities .....	None.
Cash paid for salaries and allowances to managers and agents .....	None.
Cash paid for medical examiners' fees, \$402; inspection of risks, \$.....; total .....	402.00
Cash paid for salaries and all other compensation of officers and other home office employees .....	89.00
Taxes on new premiums, renewal premiums, investments on reserves .....	None.
Insurance department fees and agents' licenses, \$13; municipal licenses, \$.....; total .....	13.00

Cash paid for rent, including \$88 for company's own occupancy, less \$..... received under sub-lease.....	\$	88.00
Cash paid for commuting commissions .....	None.	
Cash paid for furniture, fixtures and safes for home and agency offices.....		150.00
Cash paid for advertising, \$86.50; printing, \$348.....		414.50
Cash paid for repairs and expenses (other than taxes) on real estate, none; for legal expenses.....	None.	
Cash paid for the following items, viz.: Postage, \$38.10; interest, \$35; incidentals, \$37.50; total .....		100.60
Total disbursements .....	\$	2,540.10
Balance .....	\$	2,708.47

## ASSETS.

Cost value of real estate exclusive of all encumbrances..	None.	
Loans on mortgage (first liens) on real estate.....	\$	2,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.	
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	None.	
Premium notes, loans or liens on policies in force, of which \$192 was received during the year .....		192.00
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase .....	None.	
Cash in company's office, none; deposited in bank.....		11.47
Bills receivable.....	None.	
Agents' ledger balances, of which \$..... was advanced during the year .....	None.	
Total net or ledger assets .....	\$	2,703.47
Deduct depreciation from cost of assets, to bring same to market value.....	None.	
Total net or ledger assets, less depreciation.....	\$	2,708.47

## OTHER ASSETS.

Interest due, none; accrued on mortgages.....	\$	147.66
Interest due and accrued on bonds and stocks.....	None.	
Interest due and accrued on collateral loans.....	None.	
Interest due and accrued on premium notes, loans or liens .....	None.	
Interest due and accrued on other assets .....	None.	
Rents due and accrued on company's property or lease..	None.	
Total .....	\$	147.66
Market value of real estate over cost .....	None.	
Market value of bonds and stocks over cost.....	None.	
Due from other companies for losses or claims on policies of this company reinsured.....	None.	
Gross premiums due and unreported on policies in force December 31, 1896.....	\$	85 00
Gross deferred premiums on policies in force December 31, 1896.		150.75
Total .....	\$	243 35
Deduct cost of collection, 50 per cent on "new" and .. per cent on "renewals" .....		121 18
Net amount of uncollected and deferred premiums.....	\$	121.17
Furniture, fixtures and safes, \$150; commuted commissions, none; judgments, none; supplies and printed matter, \$275.		425.00
Aggregate ledger and other assets December 31st.....	\$	3,397.90

## ITEMS NOT ADMITTED.

Company's stock owned, none; loans on.....	None.	
Judgments, none; furniture, fixtures and safes.....	\$ 150.00	
Commuted commissions.....	None.	
Cash advanced to or in the hands of officers or agents.....	None.	
Agents' balances.....	None.	
Loans on personal security, endorsed or not.....	None.	
Bills receivable.....	None.	
Supplies, printed matter and stationery.....	275.00	
Total.....	\$ 425.00	
Total assets, less items not admitted.....	\$ 2,972.30	

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1906, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 321.58	
Same for reversionary additions.....	None.	
Same for annuities.....	None.	
Total.....	\$ 321.58	
Deduct net value of risks of this company re-insured in other solvent companies.....	None.	
Net reserve.....	\$ 321.58	
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None.	
Claims for death losses due and unpaid.....	None.	
Claims for matured endowments due and unpaid.....	None.	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	None.	
Claims for death losses and other policy claims resisted by the company.....	None.	
Amounts due and unpaid on annuity claims.....	None.	
Present value of unpaid amounts on matured installment policies.....	None.	
Amount of trust funds held by the company.....	None.	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	None.	
Amount of unpaid dividends to stockholders.....	None.	
Amount of premiums paid in advance, \$....; present value of annuities in reduction of premiums \$....; total.....	None.	
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.	
Amount owing by the company for borrowed money, including (\$....) interest due or accrued.....	825.00	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	None.	
Amount of reserve necessary for expenses for unexpired portion of policy year.....	None.	
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	None.	
Amount of any other liability of the company.....	None.	
Liabilities on policy-holders' account.....	\$ 1,156.58	
Gross surplus on policy-holders' account.....	1,815.72	
Total liabilities.....	\$ 2,972.30	
Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year.....	None.	
Estimated surplus accrued on all other policies.....	None.	

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business, December 31, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID-UP POLICIES.		REVER-SIONARY ADD'T'NS.	TOTAL NUM-BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
In force at end of the previous year.....							
New contracts issued and paid for during the year.....	252	\$ 256,000				252	\$ 256,000
New contracts issued but not paid for during the year.....							
Old contracts revived.....							
Old contracts increased.....							
Additions by dividends.....							
Totals.....	252	\$ 256,000				252	\$ 256,000
Deduct those ceased to be in force.....							
By death.....							
By maturity.....							
By expiry.....							
By surrender.....							
By lapse.....							
By change and decrease.....							
Not taken.....							
Total terminated.....							
Net numbers and amounts in force at the end of the year..	252	\$ 256,000				252	\$ 256,000

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot-notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$3 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien, on the policies?

Answer. No provision.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No provision.

## BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	None.	
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	252	\$ 256,000.00
Total.....	252	\$ 256,000.00
Deduct number and amount which have ceased to be in force during the year.....	None.	
Total number and amount of policies in force in Iowa December 31, 1896.....	252	\$ 256,000.00

Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....None.

Amount of losses and claims on policies in Iowa incurred during the year.....None.

Total.....None.

Amount of losses and claims on policies in Iowa paid during the year.....None.

What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses.

Answer. Cash, \$4,236.57; notes or credits, \$192.00; total, 4,418.57.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

**EQUITABLE LIFE INSURANCE COMPANY, OF IOWA,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, F. M. HUBBELL.*

*Vice-President, CYRUS KIRK.*

*Secretary, J. O. CUMMINS.*

[Incorporated January, 1867. Commenced business March, 1867.]

Principal office. Des Moines, Iowa.

### CAPITAL STOCK.

Amount of capital stock paid up in cash..... \$ 100,000 00

Amount of capital subscribed, but unpaid.....None.

Amount of net or ledger assets December 31st of previous year \$1,191,810.80

Extended at ..... \$1,191,810.80

### INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deduction for commissions or other expenses.... \$ 61,974.68

Cash received for renewal premiums, without deductions for commissions or other expenses..... 159,256.51

Premium notes, loans or liens taken in part payment for premiums on new policies..... 897.14

Premium notes, loans or liens taken in part payment for renewal premiums .... 34,875.49

From dividends applied to pay running premiums.. 17,024.61

From dividends applied to purchase paid up additions and annuities ..... 8,171.61

From surrender values applied to pay running premiums..... 1,375.06

From surrender values applied to purchase paid up insurance and annuities ..... 7,429.89

Consideration for annuities, other than matured installment policies.....None.

Total.. ..... \$ 290,804.99

Deduct amount of premiums paid to other companies for reinsurance on policies in this company. ....None.

Total premium income..... \$ 290,804.99

Cash received for interest upon mortgage loans.....	\$ 68,874.89
Cash received for interest on bonds and dividends on stocks...	7,477.56
Cash received for interest on premium notes, loans or liens....	4,100.53
Cash received for interest on other debts due the company....	1,557.80
Cash received as discount on claims paid in advance.....None.	
Cash received for rents for use of company's property, including \$.... for company's own occupancy.....	None.
Total interest and rents.....	\$ 82,010.58
Cash received for profits on sales of property, viz: Bonds or stocks, \$....; real estate, \$....; all other, \$....; total.....	None.
Ledger assets other than premiums, received from other companies for assuming or reinsuring their risks.....	None.
From dividends and surrender values on reinsurance.....	None.
From money borrowed .....	None.
Premium notes, loans or liens restored by revival of policies.....	None.
From other sources.....	148 47
Total income.....	\$ 872,964.04
Total .....	\$1,564,774.34

## DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$35,608.12; reversionary additions, \$670.06; total.....	\$ 36,278.18
Premium notes, loans or liens used in payment of the same.....	38.88
Cash paid for matured endowments, \$3,106.27; additions thereto, \$....; total.....	3,106.27
Premium notes, loans or liens used in payment of same .....	23.78
Cash paid for sums falling due during the year on installment policies.....	None.
Total .....	\$ 39,447.06
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$ ... is for matured endowments....	None.
Total amount actually paid for losses and matured endowments.....	\$ 39,447.06
Cash paid to annuitants.....	None.
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse....	2,017.13
Premium notes, loans or liens used in payment of dividends to policy-holders .....	None.
Dividends paid policy-holders in cash....	586.47
Dividends applied to pay running premiums.....	17,024.61
Dividends applied to purchase paid up additions and annuities	8,171.61
Surrender values paid in cash.....	8,587.37
Surrender values applied to pay running premiums.....	1,875.06
Surrender values applied to purchase paid up insurance and annuities.....	7,429.89
(Total paid policy holders, \$34,579.20.)	
Cash paid stockholders for interest or dividends.....	7,000.00
Cash paid for commissions and bonuses to agents (less commission on reinsurances), new policies, \$34,336.37; renewal policies, \$8,961.91; total.....	43,198 28
Cash paid for commissions to agents on annuities.....	None.
Cash paid for salaries and allowances to managers and agents	17,490 01
Cash paid for medical examiners fees.....	3,983.00
Cash paid for salaries and all other compensation of officers and all other home office employes.....	15,564.37
Taxes on new premiums, \$610.68; renewal premiums, \$1,508.20; on investments, \$....; on reserve, \$....; total.....	2,013.88

Insurance department fees and agents' licenses, \$929.80; municipal licenses, \$26.25; total.....	\$ 956.05
Cash paid for rent, including \$1,399.92 for company's own occupancy, less \$.... received under sub-lease.....	1,399.92
Cash paid for commuting commissions .....	None.
Cash paid for furniture, fixtures and safes for home and agency offices.....	402.75
Cash paid for advertising, \$1,276.27; printing, \$2,078.78; total....	3,355.05
Cash paid for repairs and expenses (other than taxes) on real estate, \$....; for legal expenses, \$386.13; total.....	386.13
Cash paid for the following items. viz: General expenses, \$1,169.09; postage, \$1,498.73; taxes on real estate and stock, \$510.59; total.....	3,178.41
(Total miscellaneous expenses, \$96,926.75.)	

Total disbursements.....	\$ 183,505.95
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Balance .....	\$1,881,263.39
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## ASSETS.

Cost value of real estate exclusive of all encumbrances..	\$ 11,700.26
Loans on mortgage (first liens) on real estate.....	1,063,539.97
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	24,005.96
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	59,740.42
Premium notes, loans or liens on policies in force, of which \$... was received during the year.....	20,719.70
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	143,071.23
Cash in company's office, \$643; deposited in bank, \$18,596.83; total .....	19,239.83
Bills receivable.....	3,424.29
Agents' ledger balances, of which \$... was advanced during the year.....	7,896.44
Tax sale certificates.....	7,509.90
Judgments.....	440.34
Total net or ledger assets.....	\$1,881,263.39
Deduct depreciation from cost of assets, to bring same to market value.....	None.
Total net or ledger assets, less depreciation.....	\$1,881,263.39

## OTHER ASSETS.

Interest due, \$11,130.22, and accrued, \$14,715.71, on mortgages; total .....	\$ 27,845.93
Interest due, \$100.30, and accrued, \$9,427.30, on bonds and stocks; total .....	9,527.60
Interest due, \$...., and accrued, \$348, on collateral loans; total .....	248.00
Interest due, \$1,534.37, and accrued, \$1,212.45, on premium notes, loans or liens; total.....	2,746.82
Interest due and accrued on other assets.....	None.
Rents due and accrued on company's property or lease..	None.
Total .....	\$ 40,368.25
Market value of real estate over cost .....	3,894.18
Market value of bonds and stocks over cost.....	None.
Due from other companies for losses or claims on policies of this company reinsured.....	None.
New business. Renewals.	
Gross premiums due and unreported on policies in force December 31, 1896.....	\$ 1,069.89 \$ 13,301.37
Gross deferred premiums on policies in force December 31, 1896 .....	4,490.73 20,294.06
Totals .....	\$ 5,560.63 \$ 33,595.43

Deduct cost of collection, 60 per cent on "new" and 7½ per cent on "renewals".....	\$ 3,336.37	\$ 2,518.90
Net amount of uncollected and deferred premiums .....	\$ 2,224.25	\$ 31,086.53—\$ 33,290.78
Furniture, fixtures and safes, \$....; commuted commissions, \$....; judgments, \$....; total .....		None.
Aggregate ledger and other assets December 31st.....		\$1,458,821.70

## ITEMS NOT ADMITTED.

Company's stock owned, \$....; loans on, \$....; total.....	None.	
Judgments, \$440.34; furniture, fixtures and safes, \$....; total...	\$ 440.34	
Commuted commissions.....	None.	
Cash advanced to, or in the hands of, officers or agents..	None.	
Agents' balances.....	7,886.44	
Loans on personal security, endorsed or not.....	None.	
Bills receivable .....	3,424.20	
Supplies, printed matter and stationery.....	None.	
Total .....		\$ 11,751.07
Total assets, less items not admitted.....		\$1,447,070.63

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1896, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$1,095,772.20	
Same for reversionary additions... ..	None.	
Same for annuities.....	None.	
Total .....	\$1,095,772.20	
Deduct net value of risks of this company reinsured in other solvent companies.....	None.	
Net reserve.....		\$1,095,772.20
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None.	
Claims for death losses due and unpaid.....	None.	
Claims for matured endowments due and unpaid.....	None.	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	\$ 1,000.00	
Claims for death losses and other policy claims resisted by the company.....	20,000.00	
Amounts due and unpaid on annuity claims.....	None.	
Present value of unpaid amounts on matured installment policies.....	None.	
Amount of trust funds held by the company.....	None.	
Total policy claims.....	\$	\$ 21,000.00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....		1,450.48
Amount of unpaid dividends to stockholders.....	None.	
Amount of premiums paid in advance, \$1,977.04; present value of annuities in reduction of premiums \$....; total.....		1,977.04
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.	
Amount owing by the company for borrowed money, including (\$....), interest due or accrued.....	None.	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	None.	
Amount of reserve necessary for expenses for unexpired portion of policy year.....	None.	



Amount of reserve on policies cancelled upon which a surrender value may be demanded.....None.  
 Amount of any other liability of the company.....None.

Liabilities on policy-holders' account..... \$1,120,199.75  
 Gross surplus on policy-holders' account..... 826,870.88

Total liabilities..... \$1,447,070.63  
 Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year..... \$ 27,764.02  
 Estimated surplus accrued on all other policies..... 14,426.15

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		REVER-SIONARY ADDITIONS	ALL OTHER POLICIES.		TOTAL NUM-BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	Number.	Amount.
In force at end of the previous year.	4,563	\$ 6,746,707	601	\$ 837,951	\$ 53,363	104	\$ 119,305	5,268	\$7,762,312.66
New contracts issued and paid for during the year..	1,089	1,691,889	170	255,430	13,822	....	1,577	1,259	1,962,719.66
New contracts issued but not paid for during the year.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Old contracts revived.....	3	6,567	3	2,193	.....	.....	.....	6	8,760.00
Old contracts increased.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Additions by dividends.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	5,655	\$ 8,445,163	774	\$ 1,095,574	\$ 72,065	104	\$ 120,969	6,533	\$9,733,792.36
Deduct those ceased to be in force:									
By death.....	23	29,147	5	24,000	670	2	3,500	30	57,317.06
By maturity.....	.....	.....	7	3,180	.....	.....	.....	7	3,180.00
By expiry.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender.....	51	80,756	7	7,410	2,673	2	2,000	60	92,839.24
By lapse.....	532	783,500	52	81,500	256	.....	.....	584	865,256.38
By change and decrease.....	.....	109,578	.....	7,976	.....	4	4,350	4	121,904.40
Not taken.....	39	84,000	8	10,000	.....	.....	.....	47	94,000.00
Total terminated.....	645	\$ 1,088,981	79	\$ 134,016	\$ 3,599	8	\$ 9,850	732	\$1,234,447 06
Net numbers and amounts in force at the end of the year.....	5,010	\$ 7,356,182	695	\$ 961,558	\$ 68,466	96	\$ 111,119	5,801	\$8,499,345.27

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No provision.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No provision; determined by the trustees.

#### BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	2,831	\$3,861,885.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	487	670,962.00
Total.....	3,298	\$4,532,847.00
Deduct number and amount which have ceased to be in force during the year.....	302	454,302.00
Total number and amount of policies in Iowa December 31, 1896.....	2,996	\$4,078,545.00
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	10	12,842.28
Total.....	10	\$ 12,842.28
Amount of losses and claims on policies in Iowa paid during the year.....	10	12,842.28
What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$145,704.10; notes or credits, none; total, \$145,704.10.		

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### IOWA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. MABIE.

Vice-President, GEORGE B. SWIFT.

Secretary, R. E. SACKETT.

[Incorporated October 10, 1881. Commenced business November 1, 1881.]

Principal office, Sioux City, Iowa.

#### CAPITAL STOCK.

Amount of capital stock paid up in cash .....	\$ 100,000.00
Amount of capital subscribed, but unpaid....	None.
Amount of net or ledger assets December 31st of previous year .....	\$ 266,771.43
Increase of capital during 1896.....	55,000.00
Extended at .....	\$ 321,771.43

#### INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses... \$ 137,485.80

Cash received for renewal premiums, without deductions for commissions or other expenses.....	\$ 107,604.80	
Premium notes, loans or liens taken in part payment for premiums on new policies ....	706.75	
Premium notes, loans or liens taken in part payment for renewal premiums.....	8,455.29	
From dividends applied to pay running premiums .....	None.	
From dividends applied to purchase paid-up additions and annuities.....	None.	
From surrender values applied to pay running premiums.....	None.	
From surrender values applied to purchase paid-up insurance and annuities.....	1,946.25	
Consideration for annuities, other than matured installment policies.....	None.	
Total .....	\$ 256,198.89	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$4,415.92; renewals, \$624.10; total.....	5,040.02	
Total premium income .....		\$ 251,158.87
Cash received for interest upon mortgage loans.....	\$ 10,853.60	
Cash received for interest on bonds and dividends on stock .....	None.	
Cash received for interest on premium notes, loans or liens....	576.86	
Cash received for interest on other debts due the company....	6,342.10	
Cash received as discount on claims paid in advance....	None.	
Cash received for rents for use of company's property, including \$.... for company's own occupancy.....	None.	
Total interest and rents.....		\$ 17,772.56
Cash received for profits on sales of property, viz: Bonds or stocks, \$....; real estate, \$....; all other, \$....; total.....	None.	
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks .....	None.	
From dividends and surrender values on reinsurance.....	None.	
From money borrowed.....	None.	
Premium notes, loans or liens restored by revival of policies.....	None.	
From other sources.....	None.	
Total income .....		\$ 268,931.43
Total .....		\$ 590,702.8

## DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$53,239.40; reversionary additions, \$....; total.....	\$ 53,239.40	
Premium notes, loans or liens used in payment of the same .....	None.	
Cash paid for matured endowments, \$....; additions thereto, \$....; .....	2,068.00	
Premium notes, loans or liens used in payment of same. ....	None.	
Cash paid for sums falling due during the year on installment policies.....	None.	
Total .....	\$ 55,327.40	
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments....	None.	
Total amount actually paid for losses and matured endowments.....		\$ 55,327.40

Cash paid to annuitants.....	None.	
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	None.	
Premium notes, loans or liens used in payment of dividends to policy-holders. ....	None.	
Dividends paid policy-holders in cash.....	None.	
Dividends applied to pay running premiums .....	None.	
Dividends applied to purchase paid up additions and annuities.....	None.	
Surrender values paid in cash.....	\$	10,089.56
Surrender values applied to pay running premiums .....	None.	
Surrender values applied to purchase paid up insurance and annuities.....		1,946.25
(Total paid policy-holders, \$67,363.31.)		
Cash paid stock holders for interest or dividends. ....		5,000.00
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$96,145.30; renewal policies, \$7,653.12; total.....		93,828.42
Cash paid for commissions to agents on annuities.....	None.	
Cash paid for salaries and allowances to managers and agents		15,368.72
Cash paid for medical examiners' fees, \$13,525.66; inspection of risks, \$268.65; total .....		13,794.28
Cash paid for salaries and all other compensation of officers and other home office employees.....		24,170.74
Taxes on new premiums and renewal premiums, \$3,914.37; on investments, \$59.12; on reserves, \$....; total.....		3,973.49
Insurance department fees and agents' licenses, \$509.26; municipal licenses, \$450; total.....		959.26
Cash paid for rent, including \$5,038.94 for company's own occupancy, less \$.... received under sub-lease.....		5,038.94
Cash paid for commuting commissions .....	None.	
Cash paid for furniture, fixtures and safes for home and agency offices.....		553.69
Cash paid for advertising, \$3,954.64; printing, \$3,832.37; total....		6,787.01
Cash paid for repairs and expenses (other than taxes) on real estate, \$106.75; for legal expenses, \$4,861.25; total .....		4,968.00
Cash paid for the following items, viz: Postage, \$1,101.26; telegrams, \$216.05; express, \$172.56; incidentals, \$239.76; exchange, \$114.14; miscellaneous expenses, \$128.21; supplies, \$384.51; fire insurance, \$39.75; telephone, \$182.10; actuarial, \$1,764; total.....		4,893.34
(Total miscellaneous expenses, \$179,335.89.)		
Total disbursements.....	\$	246,699.10
Balance .....	\$	344,003.76
<b>ASSETS.</b>		
Cost value of real estate exclusive of all encumbrances.....	\$	800.00
Loans on mortgage (first liens) on real estate.....		212,505.45
Loans secured by pledge of bonds, stocks or other marketable collaterals.....		30,760.00
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....		21,617.73
Premium notes, loans or liens on policies in force, of which \$2,102.04 was received during the year.....		20,087.23
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase .....		5,000.00
Cash in company's office, \$1,027.39; deposited in bank, \$25,157.51; total.....		26,184.90
Bills receivable.....		3,966.43
Agents' ledger balances, of which \$.... was advanced during the year.....		19,052.01
Tax sale certificates.....		4,029.96
Total net or ledger assets .....	\$	344,003.76

Deduct depreciation from cost of assets, to bring same to market value.....None.

Total net or ledger assets, less depreciation ..... \$ 344,003.70

#### OTHER ASSETS.

Interest due, \$...., and accrued on mortgages, \$3,384.06; total.. \$ 3,384.06

Interest due and accrued on bonds and stocks.....None.

Interest due, \$...., and accrued on collateral loans, \$5.56; total 5.56

Interest due, \$...., and accrued on premium notes, loans or liens, \$2,870.59; total..... 2,870.59

Interest due, \$...., and accrued on other assets, \$170.99; total.. 170.99

Rents due and accrued on company's property or lease..None.

Total ..... \$ 6,431.20

Market value of real estate over cost.....None.

Market value of bonds and stocks over cost.....None.

Due from other companies for losses or claims on policies of this company reinsured.....None.

	New business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1896.....	\$ 45,923.47	\$ 16,459.70

Gross deferred premiums on policies in force December 31, 1896.....	9,620.69	15,591.78
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Totals....	\$ 55,544.16	\$ 32,051.48
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Deduct cost of collection, 50 per cent on "new" and 5 per cent on "renewals".....	27,772.08	1,802.57
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Net amount of uncollected and deferred premiums.....

.....	\$ 27,772.08	\$ 30,448.91—\$	58,220.99
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Furniture, fixtures and safes, \$6,186.77; commuted commissions, \$....; judgments, \$....; total..... 6,186.77

Aggregate ledger and other assets December 31st..... \$ 414,842.73

#### ITEMS NOT ADMITTED.

Furniture, fixtures and safes..... \$ 6,186.77

Commuted commissions.....None.

Cash advanced to or in the hands of officers or agents...None.

Agents' balances..... 19,052.01

Loans on personal security, endorsed or not.....None.

Bills receivable..... 3,966.48

Supplies, printed matter and stationery.....None.

Total ..... \$ 29,205.26

Total assets, less items not admitted ..... \$ 385,637.46

#### LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1896, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest ..... \$ 207,658.65

Special reserve cost of term insurance..... 45,672.96

Same for reversionary additions .....None.

Same for annuities .....None.

Total ..... \$ 253,331.61

Deduct net value of risks of this company reinsured in other solvent companies ..... 7,834.77

Net reserve ..... \$ 245,496.84

Premium notes or loans on policies and other obligations in excess of the net value of their policies..... \$ 5,000.00

Claims for death losses due and unpaid.....None.

Claims for matured endowments due and unpaid.....None.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice. ....	\$ 2,000.00
Claims for death losses and other policy claims resisted by the company .....	None.
Amounts due and unpaid on annuity claims .....	None.
Present value of unpaid amounts on matured installment policies (face, \$4,750) .....	3,358.25
Amount of trust funds held by the company .....	None.
Total policy claims .....	\$ 10,358.25
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders ....	None.
Amount of unpaid dividends to stockholders .....	None.
Amount of premiums paid in advance, \$4,229.60; present value of annuities in reduction of premiums, \$.....; total .....	4,229.60
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts .....	None.
Amount owing by the company for borrowed money, including interest due or accrued .....	None.
Amount owing to officers or others for advances on account of expenses of organization, or otherwise .....	None.
Amount of reserve necessary for expenses for unexpired portion of policy year .....	None.
Amount of reserve on policies canceled upon which a surrender value may be demanded .....	12,970.84
Amount of any other liability of the company .....	None.
Liabilities on policy-holders' account .....	\$ 273,055.53
Gross surplus on policy-holders' account .....	112,581.98
Total Liabilities .....	\$ 385,637.46
Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year .....	None.
Estimated surplus accrued on all other policies. ....	None.

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		REVER-SIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.		ANNUITY BONDS.
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.	Number. Amt. of an- nual pay- ments.
In force at end of the pre- vious year .....	3,752	\$ 8,071,849.61	\$ 21,085	\$ 28,958.20	3,813	\$ 8,121,892.20		
New contracts issued and paid for during the year .....	2,991	4,468,950.19	5,284	16,747.25	3,010	4,490,981.25		
New contracts issued but not paid for during the year .....	990	1,904,977.00			990	1,904,977.00		
Old contracts revived .....	18	29,500.00		209.08	18	29,709.08		
Old contracts increased .....								
Additions by dividends .....								
Totals .....	7,746	\$ 14,475,276.80	\$ 26,369	\$ 45,914.53	7,826	\$ 14,547,559.53		
Deduct those ceased to be in force:								
By death .....	13	39,000.00			13	39,000.00	1	\$ 250.00
By maturity .....								
By expiry .....	1,174	2,781,742.00			1,174	2,781,742.00		
By surrender .....	88	81,700.00	1	2,000.00	89	84,107.84		
By lapse .....	405	857,000.00		1,730.70	405	858,780.70		
By change and decrease .....								
Not taken .....	336	744,927.00			336	744,927.00		
Total terminated .....	1,965	\$ 4,454,369.00	1	\$ 2,000.00	1,966	\$ 4,458,557.54		
Net numbers and amounts in force at the end of the year .....	5,781	\$ 10,020,907.79	\$ 24,368	\$ 43,725.99	5,860	\$ 10,089,001.99		

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. Policies provide for loans not in excess of reserve and by special arrangement.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. Profits arising from stock department.

## BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year .....	603	\$1,121,496.60
Number and amount of policies on the lives of citizens of Iowa issued and restored during the year .....	261	490,183.12
Total .....	964	\$1,611,679.72
Deduct number and amount which have ceased to be in force dur- ing the year .....	215	448,550.00
Total number and amount of policies in force in Iowa Decem- ber 31, 1896 .....	749	\$1,163,129.72
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year .....	None.	

Amount of losses and claims on policies in Iowa incurred during the year.....	1	\$	2,000.00
Total .....	1	\$	2,000.00
Amount of losses and claims on policies in Iowa paid during the year .....	1		2,000.00
What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?			
Answer. Cash, \$25,207.44; notes or credits, \$.....; total, \$25,207.44.			

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### NORTHWESTERN LIFE AND SAVINGS COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, ARTHUR REYNOLDS.

Vice-President, JOHN H. OWEN.

Secretary, CHARLES C. CROWELL.

[Incorporated March 23, 1896. Commenced business May 6, 1896.]

Principal office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock paid up in cash .....	\$	25,000.00
Amount of capital subscribed, but unpaid.....		75,000.00
Amount of net or ledger assets December 31st of previous year .....		None.
Increase of capital during 1896.....		None.
Extended at.....	\$	25,000 00

#### INCOME DURING THE YEAR 1896.

From premiums on new policies, without deductions for commissions or other expenses and excluding revivals after first year.....	\$	25,166.25
From renewal premiums without deductions for commissions or other expenses.....		None.
From dividends applied by policy-holders to pay running premiums .....		None.
From dividends applied by policy-holders to purchase paid up additions and annuities.....		None.
From surrender values applied by policy-holders to pay running premiums, new policies, \$....; renewals, \$....; total .....		None.
From surrender values applied by policy-holders to purchase paid up insurance and annuities .....		None.
Consideration of annuities, other than matured installment policies.....		None.
Total .....	\$	25,166.25
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$....; renewals, \$....; total. ....		None.
Total premium income.....	\$	25,166.25



From interest upon mortgage loans.....	\$	320 66
From interest on bonds and dividends on stocks.....	None.	
From interest on premium notes, loans or liens.....		1.60
From interest on other debts due the company.....	None.	
From discount on claims paid in advance.....	None.	
From rents for use of company's property, including \$.... for company's own occupancy.....	None.	
Ledger assets, other than premiums, received from other companies for assuming their risks.....	None.	
From dividends and surrender values on reinsurances.....	None.	
Premium notes, loans or liens restored by revival of policies.....	None.	
Profits on sales of real estate, \$....; securities, \$....; total.....	None.	
From other sources, viz: Assessment on stockholders for organization.....		879.64
Total income.....		26,668.15
Total.....	\$	51,668.15

## DISBURSEMENTS DURING YEAR 1896.

Paid for death claims, \$ ...; additions, \$ ...; total.....	None.	
For matured endowments, \$....; additions, \$...; total..	None.	
For claims on installment policies, \$ ...; additions, \$....; total.....	None.	
Total.....	None.	
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments.....	None.	
Total net amount actually paid for losses and matured endowments.....	None.	
Paid to annuitants.....	None.	
Premium notes, voided by lapse.....	None.	
Dividends paid policy-holders in cash.....	None.	
Dividends applied by policy-holders to pay running premiums.....	None.	
Dividends applied by policy-holders to purchase paid up additions and annuities.....	None.	
Surrender values paid in cash.....	None.	
Surrender values applied by policy-holders to pay running premiums.....	None.	
Surrender values applied by policy-holders to purchase paid up insurance and annuities.....	None.	
(Total paid policy-holders, \$....)		
Cash paid stockholders for interest or dividends.....	None.	
Cash paid for commissions and bonuses to agents (less commission on reinsurances) new policies, \$6,101.97; renewal policies, \$....; on annuities, \$ ...; total.....	\$	6,101.97
Cash paid for salaries and allowances for agencies, including managers, agents and clerks.....		624.53
Cash paid for medical examiner's fees, \$....; inspection of risks, none; total.....	None.	
Cash paid for salaries and all other compensation of officers, \$1,796.51; home office employees, \$976.65; total.....		2,773.16
Taxes on new premiums, \$....; renewal premiums, \$....; on investments other than real estate, \$....; on reserves, \$....; total.....	None.	
Cash paid for taxes on real estate.....	None.	
Insurance department fees and agents' licenses, \$30; municipal and state licenses, \$10; total.....		40.00
Cash paid for rent, including \$213.62, for company's own occupancy, less \$.... received under sub-lease; total.....		213.62
Cash paid for commuting renewal commissions.....	None.	

Cash paid for advertising, \$226.86; printing and stationery, \$34.55; postage, \$59.24; total.....	\$	910.65
Cash paid for legal expenses, \$....; for furniture, etc, \$310.33; total.....		310.33
Cash paid for repairs and expenses (other than taxes) on real estate.....		None.
Loans on sales of real estate, \$....; on securities, \$....; total.....		None.
All other items, viz: Organization expense, \$563; office supplies, \$34.73; collection fees, \$10.78; miscellaneous, \$64.87; total.....		693.88
(Total miscellaneous expenses, \$11,667.64.)		
Total disbursements.....	\$	11,667.64
Balance.....	\$	40,000.51

## ASSETS.

Cost of real estate, unencumbered, \$....; encumbered, \$....; total.....		None.
Mortgage loans on real estate, first liens, \$27,312; other than first liens, \$135; total.....	\$	27,447.00
Loans secured by pledge of bonds, stocks, or other collaterals.....		None.
Loans made to policy-holders on this company's policies assigned as collateral.....		None.
Premium notes on policies in force, of which \$3,080.86 is for first year's premiums.....		6,080.86
Cost of bonds owned, excluding interest, \$....; stocks, \$....; total ..		None.
Cash in company's office, 1,404.65; deposited in bank, \$3,714.78 (Marquardt Savings bank).....		5,119.43
Bills receivable, \$370, being loans on personal security; agents' debit balances, \$1,033.22; total.....		1,353.22
Total.....	\$	40,000.51
Deduct agents' credit balances, \$....; borrowed money, \$....; total.....		None.
Total net or ledger assets, as per balance above.....	\$	40,000.51

## OTHER ASSETS.

Interest due, \$ ...., and accrued, \$1,040.71, on mortgages; total	\$	1,040.71
Interest due and accrued on bonds and stocks.....		None.
Interest due and accrued on collateral loans.....		None.
Interest due, \$...., and accrued, \$21.35 on premium notes, loans or liens.....		21.35
Interest due and accrued on other assets.....		None.
Rents due and accrued on company's property or lease.....		None.
Total .....	\$	1,062.06
Market value of real estate over cost.....		None.
Market value of bonds and stocks over cost.....		None.
Due from other companies for losses or claims on policies of this company reinsured.....		None.
New business.		
Gross premiums due and unreported on policies in force December 31, 1895.....		None.
Gross deferred premiums on policies in force December 31, 1895	\$	6,576.60
Total .....	\$	6,576.60
Deduct cost of collection, 50 per cent on "new" and .... per cent on "renewals".....		3,288.30
Net amount of uncollected and deferred premiums.....	\$	3,288.30—\$ 3,288.30
Aggregate ledger and other assets December 31st.....	\$	44,350.87

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Company's stock owned, \$....; loans on, \$....; total.....	None.
Judgments, \$....; furniture, fixtures and safes, \$....; total.....	None.
Commuted commissions, \$....; agents' debit balances, \$1,063.22; total.....	\$ 1,063.22
Cash advanced to, or in the hands of, officers or agents..	None.
Loans on personal security, endorsed or not, \$270; bills receivable, \$....; total.....	270.00
Total.....	\$ 1,353.22
Total admitted assets.....	\$ 42,997.65

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1896, as computed by the company according to the actuary's table of mortality, with 4 per cent interest.....	\$ 6,432.21
Same for reversionary additions.....	None.
Same for annuities (including those in reduction of premiums).....	None.
Special mortuary reserve.....	3,848.88
Total.....	\$ 10,281.09
Deduct net value of risks of this company reinsured in other solvent companies.....	None.
Net reserve.....	\$ 10,281.09
Present value of amounts not yet due on matured installment policies.....	None.
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None.
Commissions due to agents on premium notes when paid.....	3,635.08
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses in process of adjustment or adjusted and not due.....	None.
Claims for death losses which have been reported and no proofs received.....	None.
Claims for death losses and other policy claims resisted by the company, not yet outlawed.....	None.
Amounts due and unpaid on annuity claims, \$....; on installment policies.....	None.
Total policy claims.....	None.
Amount of trust funds held by the company.....	None.
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	None.
Amount of unpaid dividends to stockholders.....	None.
Amount of premiums paid in advance.....	14.70
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees....	301.81
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	379.64
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	None.
Amount of any other liability of the company, viz.: Agents' credit balance.....	46.86
Liabilities on policy-holders' account.....	\$ 15,659.18
Gross divisible surplus.....	\$ 2,338.47
Capital stock paid up.....	25,000.00
Total.....	\$ 27,338.47
Total.....	\$ 42,997.65

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVER-SIONARY ADDITIONS	TOTAL NUM-BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
In force at the end of the previous yr.									
New policies issued and paid for during year.....			187	\$ 51,050	12	\$ 7,400		199	\$ 58,050
Old policies revived.									
Old policies increased.									
Additions by dividends.....									
New policies issued but not paid for during year.....			243	54,100				243	54,100
Totals .....			430	\$ 105,750	12	\$ 7,400		442	\$ 113,150
Deduct polic's ceas'd to be in force:									
By death.....									
By maturity.....									
By expiry.....									
By surrender.....									
By lapse.....			80	12,400				80	12,400
By change and decrease.....									
Not taken.....			8	1,000				8	1,000
To't terminat'd .....			88	\$ 13,400				88	\$ 13,400
Net numbers and amounts in force at the end of the year .....			342	\$ 92,350	12	\$ 7,400		354	\$ 99,750

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expense over the net premium on all policies according to the state standard of reserve?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On first year's premiums never except by special arrangement. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None except expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING 1896.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....None.

Number. Amount.

Number and amount of policies on the lives of citizens of said state issued during the year.....	442	\$ 112,150.00
Total .....	442	\$ 112,150.00
Deduct number and amount which have ceased to be in force during the year.....	88	12,400.00
Total number and amount of policies in force in said state, December 31, 1896.....	354	\$ 99,750.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	None.	
Total.....	None.	
Amount of losses and claims on policies in said state settled during the year, in cash.....	None.	
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$19,085.39; notes or credits, \$6,080.86; total, \$25,166.25.		

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### REGISTER LIFE AND ANNUITY INSURANCE COMPANY, OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, WILLIAM M. RADCLIFFE.

[Incorporated April 17, 1889. Commenced business April 23, 1889.]

Principal office, Davenport, Iowa.

#### CAPITAL STOCK.

Amount of capital stock paid up in cash.....	None.
Amount of capital subscribed, but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year	\$ 23,529.91
Extended at .....	\$ 23,529.91

#### INCOME DURING YEAR 1896.

Cash received for premiums on new policies, without deductions for commissions or other expenses...	\$ 4,905.90
Cash received for renewal premiums, without deductions for commissions or other expenses.....	8,365.12
Premium notes, loans or liens taken in part payment for premiums on new policies .....	8,747.12
Premium notes, loans or liens taken in part payment for renewal premiums.....	2,237.71
From dividends applied to pay running premiums..	158.03
From dividends applied to purchase paid up additions and annuities .....	38.38
From surrender values applied to pay running premiums.....	None.

From surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities, other than matured installment policies.....	None.
Total .....	\$ 19,342.16
Deduct amount of premiums paid to other companies for reinsurance on policies in this company, new business, \$...; renewals, \$....; total .....	None.
Total premium income .....	\$ 19,342.16
Cash received for interest upon mortgage loans.....	914 88
Cash received for interest on bonds and dividends on stock .....	None.
Cash received for interest on premium notes, loans or liens....	37.74
Cash received for interest on other debts due the company, savings banks .....	116 44
Cash received as discount on claims paid in advance....	None.
Cash received for rents for use of company's property, including \$.... for company's own occupancy.....	None.
Total interest and rents.....	None.
Cash received for profits on sales of property, viz: Bonds or stocks, \$....; real estate, \$....; all other, \$....; total.	None.
Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks.....	None.
From dividends and surrender values on reinsurances ..	None.
From money borrowed.....	None.
Premium notes, loans or liens restored by revival of policies .....	None.
From other sources .....	None.
Total income .....	\$ 20,411.22
Total .....	\$ 43,941.18

## DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$2,500; reversionary additions, \$....; total.....	\$ 2,500 00
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for matured endowments, \$....; additions thereto, \$....; total.....	None.
Premium notes, loans or liens used in payment of same.....	None.
Cash paid for sums falling due during the year on installment policies.....	None.
Total .....	\$ 2,500.00
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments....	None.
Total amount actually paid for losses and matured endowments.....	\$ 2,500.00
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	552.90
Premium notes, loans or liens used in payment of dividends to policy-holders .....	None.
Dividends paid policy-holders in cash.....	None.
Dividends applied to pay running premiums .....	158.03
Dividends applied to purchase paid up additions and annuities.....	38.38
Surrender values paid in cash.....	86.00
Surrender values applied to pay running premiums.....	None.

Surrender values applied to purchase paid up insurance and annuities.....	None.
(Total paid policy-holders, \$3,333.31.)	
Cash paid stockholders for interest or dividends....	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$4,230.81; renewal policies, \$....; total.....	\$ 4,230.81
Cash paid for commissions to agents on annuities..	None.
Cash paid for salaries and allowances to managers and agents	2,003.50
Cash paid for medical examiners' fees, \$389; inspection of risks, \$....; total.....	689.00
Cash paid for salaries and all other compensation of officers and other home office employees.....	3,434.73
Taxes on new premiums, \$....; renewal premiums, \$....; on investments, \$..; on reserves, \$....; total.....	None.
Insurance department fees and agents' licenses, \$14.50; department of examination, \$51.50; total.....	66.00
Cash paid for rent, including \$.... for company's own occupancy, less \$.... received under sub-lease.....	360.00
Cash paid for commuting commissions..	525.00
Cash paid for furniture, fixtures and safes for home and agency offices.....	147.15
Cash paid for advertising, \$171.32; printing, \$504.75; total.....	676.07
Cash paid for repairs and expenses (other than taxes) on real estate, \$....; for legal expenses, \$21.55; total.....	21.55
Cash paid for the following items, viz: Agents' expenses, inspection of mortgage loans, postage, janitor, gas, etc....	1,384.20
Total disbursements.....	\$ 17,472.32
Balance .....	\$ 26,468.81

## ASSETS.

Cost value of real estate exclusive of all encumbrances.	None.
Loans on mortgage (first liens) on real estate.....	\$ 14,200.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	621 01
Premium notes, loans or liens on policies in force, of which \$3,164.88 was received during the year.....	3,706.61
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase.....	None.
Cash in company's office, \$970.30; deposited in bank, \$3,447.79; total.....	4,417.93
Bills receivable .....	1,933.16
Agents' ledger balances, of which \$369.23 was advanced during the year, secured.....	1,590.11
Total net or ledger assets.....	\$ 26,468.81
Deduct depreciation from cost of assets, to bring same to market value.....	None.
Total net or ledger assets, less depreciation.....	\$ 26,468.81

## OTHER ASSETS.

Interest due, \$...., and accrued on mortgages, \$423.80; total....	\$ 423.80
Interest due and accrued on bonds and stocks.....	None.
Interest due and accrued on collateral loans.....	None.
Interest due and accrued on premium notes, loans or liens .....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on company's property or lease.	None.
Total .....	\$ 423.80

Market value of real estate over cost.....	None.
Market value of bonds and stocks over cost .....	None.
Due from other companies for losses or claims on policies of this company reinsured.....	None.
	Renewals.
Gross premiums due and unreported on policies in force	
December 31, 1896 .....	\$ 152.24
Gross deferred premiums on policies in force December 31, 1896 .....	91.22
Total .....	\$ 243.46
Deduct cost of collection, .... per cent on "new" and 5 per cent on "renewals".....	12.17
Net amount of uncollected and deferred premiums.. ....	\$ 231.29—\$ 231.29
Furniture, fixtures and safes, \$726.52; commuted commissions, \$....; judgments, \$....; supplies, \$350; total.....	1,076.62
Aggregate ledger and other assets December 31st.....	\$ 28,200.42

## ITEMS NOT ADMITTED.

Company's stock owned, \$....; loans on, \$....; total.....	None.
Judgments, \$....; furniture, fixtures and safes, \$726.52; total..	\$ 726.52
Commuted commissions.....	None.
Cash advanced to or in the hands of officers or agents...None.	
Agents' balances, not secured.....	632.83
Loans on personal security, endorsed or not.....	None.
Bills receivable .....	1,933.16
Supplies, printed matter and stationery.....	250.00
Total .....	\$ 3,640.51
Total assets, less items not admitted.....	\$ 24,559.91

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1896, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 7,046.66
Same for reversionary additions.....	None.
Same for annuities.....	None.
Total .....	\$ 7,046.66
Deduct net value of risks of this company reinsured in other solvent companies.....	None.
Net reserve.....	\$ 7,046.66
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	None.
Claims for death losses due and unpaid.. .....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	None.
Claims for death losses and other policy claims resisted by the company .....	None.
Amounts due and unpaid on annuity claims.. .....	None.
Present value of unpaid amounts on matured installment policies (face, \$....).....	None.
Amount of trust funds held by the company.....	None.
Total policy claims .....	None.
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	None.
Amount of unpaid dividends to stockholders.....	None.
Amount of premiums paid in advance, none; present value of annuities in reduction of premiums.....	None.
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.



Amount owing by the company for borrowed money, including (\$....) interest due or accrued.....	None.
Amount owing to officers or others for advances on account of expenses of organization, or otherwise.....	None.
Amount of reserve necessary for expenses for unexpired portion of policy year .....	\$ 3,257.44
Amount of reserve on policies canceled upon which a surrender value may be demanded.....	None.
Amount of any other liability of the company.....	None.
Liabilities on policy-holders' account.....	\$ 10,804.10
Gross surplus on policy-holders' account .....	14,855.81
Total liabilities .....	\$ 24,559.91
Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year.....	\$ 12,855.81
Estimated surplus accrued on all other policies and special...	400.00

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		REVER-SIONARY ADDI-TIONS.	TOTAL NUM-BERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
In force at end of the previous year.....	438	\$ 620,223	1	\$ 60	\$ 139	439	\$ 620,432
New contracts issued and paid for during the year.....	216	265,250				216	265,250
New contracts issued but not paid for during the year .....	2	2,000				2	2,000
Old contracts revived.....							
Old contracts increased.....					154		154
Additions by dividends.....							
Totals.....	656	\$ 887,473	1	\$ 60	\$ 293	657	\$ 887,532
Deduct those ceased to be in force:							
By death.....	1	2,500				1	2,500
By maturity.....							
By expiry.....							
By surrender.....	18	20,500				18	20,500
By lapse.....	74	94,400				74	94,400
By change and decrease.....							
Not taken.....							
Total terminated .....	93	\$ 117,400				93	\$ 117,400
Net numbers and amounts in force at the end of the year .....	563	\$ 770,073	1	\$ 60	\$ 293	564	\$ 770,426

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No stated amount.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. None.

**BUSINESS IN IOWA DURING 1896.**

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	439	\$ 630,423.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	218	267,404.00
Total .....	657	\$ 897,823.00
Deduct number and amount which have ceased to be in force during the year.....	88	117,400.00
Total number and amount of policies in force in Iowa December 31, 1896.....	569	\$ 770,423.00
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year .....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	1	2,500.00
Total .....	1	\$ 2,500.00
Amount of losses and claims on policies in Iowa paid during the year .....	1	2,500.00
What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		

Answer. Cash, \$13,170.23; notes or credits, \$6,171.24; total, \$19,342.16.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said state.

President, FRANK D. JACKSON.

Vice-President, ———.

Secretary, SIDNEY A. FOSTER.

[Incorporated March 15, 1886. Commenced business March 18, 1886.]

Principal office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock paid up in cash.....	None.
Amount of capital subscribed, but unpaid.....	None.
Amount of net or ledger assets December 31st of previous year	\$ 141,509.95
Extended at.....	\$ 141,509.95

#### INCOME DURING YEAR 1896.

Cash received for premiums on new policies without deduction for commission or other expenses....	\$ 34,926.87
Cash received for renewal premiums without deductions for commissions or other expenses.....	42,189.04
Premium notes, loans or liens taken in part payment for premiums on new policies.....	None.
Premium notes, loans or liens taken in part payment for renewal premiums.....	412.75

From dividends applied to pay running premiums.. \$ 1,633.87  
 From dividends applied to purchase paid-up additions and annuities.....None.  
 From surrender values applied to pay running premiums.....None.  
 From surrender values applied to purchase paid-up insurance and annuities.....None.  
 Consideration for annuities, other than matured installment policies.....None.

Total ..... \$ 79,184.53  
 Deduct amount of premiums paid to other companies for reinsurance on policies in this company; new business, \$2,115.00; renewals, \$236.12; total..... 2,401.22

Total premium income..... \$ 76,783.31  
 Cash received for interest upon mortgage loans..... 9,413.86  
 Cash received for interest on bonds and dividends on stock .....None.  
 Cash received for interest on premium notes, loans or liens.. 1,367.52  
 Cash received for interest on other debts due the company .....None.  
 Cash received as discount on claims paid in advance....None.  
 Cash received for rents for use of company's property, including \$.... for company's own occupancy.....None.  
 Total interest and rents.....None.  
 Cash received for profits on sales of property, viz.: bonds or stocks, \$....; real estate, \$....; all other, \$ ....; total..None.  
 Ledger assets, other than premiums, received from other companies for assuming or reinsuring their risks.....None.  
 From dividends and surrender values on reinsurances..None.  
 From money borrowed.....None.  
 Premium notes, loans or liens restored by revival of policies .....None.  
 From other sources.... None.

Total income..... \$ 87,484.69

Total ... \$ 223,974.64

#### DISBURSEMENTS DURING YEAR 1896.

Cash paid for death claims, \$7,000; reversionary additions, \$....; total..... \$ 7,000.00  
 Premium notes, loans or liens used in payment of the same.....None.  
 Cash paid for matured endowments, \$....; additions thereto, \$....; total.....None.  
 Premium notes, loans or liens used in payment of same.....None.  
 Cash paid for sums falling due during the year on installment policies.... 500.00

Total ..... \$ 7,500.00

Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments; total .....None.

Total amount actually paid for losses and matured endowments..... \$ 7,500.00

Cash paid to annuitants.....None.  
 Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....None.  
 Premium notes, loans or liens used in payment of dividends to policy-holders .....None.

Dividends paid policy-holders in cash.....	\$ 661.58
Dividends applied to pay running premiums.....	1,655.87
Dividends applied to purchase paid-up additions and annuities.....	None.
Surrender values paid in cash.....	2,913.33
Surrender values applied to pay running premiums.....	256.84
Surrender values applied to purchase paid-up insurance and annuities.....	983.28
Cash paid stockholders for interest or dividends.....	None.
Cash paid for commissions and bonuses to agents (less commission on reinsurance), new policies, \$23,720.76; renewal policies, \$1,567.26; total.....	24,317.02
Cash paid for commissions to agents on annuities.....	None.
Cash paid for salaries and allowances to managers and agents	2,305.00
Cash paid for medical examiners' fees, \$3,575.68; inspection of risks, \$.....; total.....	3,575.68
Cash paid for salaries and all other compensation of officers and other home office employees.....	10,549.35
Taxes on new premiums, \$40.86; renewal premiums, \$.....; on investments, \$.....; on reserves, \$.....; total.....	40.86
Insurance department fees and agents' licenses, \$441.50; municipal licenses, \$.....; total.....	441.50
Cash paid for rent, including \$2,261.95 for company's own occupancy, less \$..... received under sub-lease; total.....	2,261.95
Cash paid for commuting commissions.....	None.
Cash paid for furniture, fixtures and safes for home and agency offices.....	750.55
Cash paid for advertising, \$980.15; printing, \$2,293.82; total.....	2,973.97
Cash paid for repairs and expenses (other than taxes) on real estate, \$.....; for legal expenses, \$190; total.....	190.00
Cash paid for the following items, viz.: managerial expenses, \$1,442.27; office expenses, \$343.26; actuarial service, \$80; agents' balance, \$25.20; agency expenses, \$341.28; postage, \$620.15; telegraphing, \$183.54; loan expenses, \$25.16; collection expenses, \$310.86; total.....	2,588.72
Total disbursements.....	\$ 64,965.40
Balance.....	\$ 161,009.24

## ASSETS.

Cost value of real estate exclusive of all encumbrances.....	None.
Loans on mortgage (first liens) on real estate .....	\$ 145,435.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Loans made in cash to policy-holders on this company's policies, assigned as collateral.....	13,602.99
Premium notes, loans or liens on policies in force, of which \$412.75 was received during the year.....	659.18
Cost value of bonds and stocks owned, excluding accrued interest at time of purchase .....	None.
Cash in company's office, \$159.84; deposited in bank, \$.....; total .....	159.84
Bills receivable.....	142.08
Agents' ledger balances, of which \$25.20 was advanced during the year.....	1,742.21
Loans on mortgages (second liens).....	2,268.00
Total net or ledger assets.....	\$ 164,009.24
Total net or ledger assets, less depreciation.....	\$ 164,009.24

## OTHER ASSETS.

Interest due, \$....., and accrued, \$3,884.71, on mortgages: total .....	\$ 3,884.71
Interest due \$ .. , and accrued, \$....., on bonds and stocks; total .....	None.

Interest due, \$...., and accrued, \$...., on collateral loans; total.....	None.	
Interest due, \$99.30, and accrued, \$992.53, on premium notes, loans or liens; total.....	\$	391.72
Interest due, \$...., and accrued, \$...., on other assets; total.....	None.	
Rents due, \$...., and accrued, \$...., on company's property or lease; total.....	None.	
Total.....	\$	4,376.43
Market value of real estate over cost.....	None.	
Market value of bonds and stocks over cost.....	None.	
Due from other companies for losses or claims on policies of this company reinsured.....		2,000.00
	New business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1896.....	\$ 6,600.96	\$ 1,393.73
Gross deferred premiums on policies in force December 31, 1896.....	4,751.90	2,097.00
Totals.....	\$ 11,352.76	\$ 5,095.73
Deduct cost of collection, 75 per cent on "new" and 4 per cent on "renewals".....	8,514.57	203.83
Net amount of uncollected and deferred premiums.....	\$ 2,838.19	\$ 4,891.82
Furniture, fixtures and safes, \$2,338.71; commuted commissions, \$....; judgments, \$....; total.....		7,730.08
		2,338.71
Aggregate ledger and other assets December 31st.....	\$	181,354.46

## ITEMS NOT ADMITTED.

Company's stock owned, \$....; loans on, \$....; total.....	None.	
Judgments, \$....; furniture, fixtures and safes, \$2,338.71; total.....	\$	2,338.71
Commuted commissions.....	None.	
Cash advanced to, or in the hands of, officers or agents.....	None.	
Agents' balances.....		1,742.91
Loans on personal security, endorsed or not.....	None.	
Bills receivable.....		142.02
Supplies, printed matter and stationery.....	None.	
Total.....	\$	4,222.94
Total assets, less items not admitted.....	\$	177,131.52

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1896, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$	153,455.00
Same for reversionary additions.....	None.	
Same for annuities.....	None.	
Total.....	\$	153,455.00
Deduct net value of risks of this company reinsured in other solvent companies.....		705.09
Net reserve.....	\$	152,750.00
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....	\$	203.87
Claims for death losses due and unpaid.....	None.	
Claims for matured endowments due and unpaid.....	None.	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due, or of which the company has received notice.....	None.	
Claims for death losses and other policy claims resisted by the company.....		10,000.00

Amounts due and unpaid on annuity claims.....	None.	
Present value of unpaid amounts on matured installment policies (face, \$10,000) .....	\$ 6,262.00	
Amount of trust funds held by the company .....	None.	
<b>Total policy claims.....</b>		<b>\$ 16,464.02</b>
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	None.	
Amount of unpaid dividends to stockholders.....	None.	
Amount of premiums paid in advance, \$200.11; present value of annuities in reduction of premiums, \$....; total.....		<b>200.11</b>
Amount due and accrued on account of salaries, rents, office expenses, taxes, bills and accounts.....	None.	
Amount owing by the company for borrowed money, including \$.... interest due or accrued .....	None.	
Amount owing to officers or others for advances on account of expenses of organization, or otherwise .....	None.	
Amount of reserve necessary for expenses for unexpired portion of policy year .....	None.	
Amount of reserve on policies canceled, upon which a surrender value may be demanded.....		<b>925.00</b>
Amount of any other liability of the company .....	None.	
<b>Liabilities on policy-holders' account.....</b>		<b>\$ 170,899.78</b>
<b>Gross surplus on policy-holders' account .....</b>		<b>6,791.74</b>
<b>Total liabilities .....</b>		<b>\$ 177,121.52</b>
Estimated surplus accrued on tontine or other policies, the profits upon which are deferred more than one year .....	None.	
Estimated surplus accrued on all other policies .....	None.	
Amount of claims (less reserve on policies) when death occurred prior to December 31st, but notice was received subsequently.....	None.	

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at the close of business December 31st, according to home office books:

CLASSIFICATION.	PREMIUM PAYING POLICIES.		PAID UP POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force at end of the previous year .....	1,963	\$ 2,025,000	45	\$ 13,047	1,308	\$ 2,038,047
New contracts issued and paid for during the year .....	549	1,378,000	4	5,187	553	1,383,187
New contracts issued but not paid for during the year .....	657	1,440,500			657	1,440,500
Old contracts revived .....	3	8,000			3	8,000
Old contracts increased .....						
Additions by dividends.....						
<b>Totals .....</b>	<b>2,472</b>	<b>\$ 4,846,500</b>	<b>49</b>	<b>\$ 19,114</b>	<b>2,581</b>	<b>\$ 4,865,614</b>
Deduct those ceased to be in force:						
By death.....	3	7,000			3	7,000
By maturity.....						
By expiry.....						
By surrender.....	19	37,000			19	37,000
By lapse.....	438	854,500			438	854,500
By change and decrease .....		3,500				3,500
Not taken.....	82	258,500			82	258,500
<b>Total terminated .....</b>	<b>542</b>	<b>\$ 1,140,500</b>			<b>542</b>	<b>\$ 1,140,500</b>
<b>Net numbers and amounts in force at the end of the year .....</b>	<b>1,930</b>	<b>\$ 3,706,000</b>	<b>49</b>	<b>\$ 19,114</b>	<b>1,979</b>	<b>\$ 3,725,114</b>
<b>Policies reinsured.....</b>	<b>57</b>	<b>\$ 259,500</b>			<b>57</b>	<b>\$ 259,500</b>

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement, except as to the foot notes printed hereon?

Answer. No.

Is there a loading or margin for expenses over the net premium, according to the state standard of reserve, of at least \$2 per \$1,000 of insurance?

Answer. Yes.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. None.

## BUSINESS IN IOWA DURING 1896.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa, in force December 31st of previous year.....	1,356	\$ 1,856,947
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	371	700,167
Total .....	1,627	\$ 2,557,114
Deduct number and amount which have ceased to be in force during the year.....	324	552,000
Total number and amount of policies in force in Iowa December 31, 1896.....	1,303	\$ 2,005,114
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....		None.
Amount of losses and claims on policies in Iowa incurred during the year.....	3	7,000
Total .....	3	\$ 7,000
Amount of losses and claims on policies in Iowa paid during the year.....		None.

What amount of premiums was collected or secured in Iowa during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$48,663.82; notes or credits, \$412.75; total, \$49,076 57.

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## LIFE INSURANCE TABLES.

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### TABLE No. 1

Shows the life insurance business transacted in Iowa during the year 1896, giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

### TABLE No. 2

Gives the condition of all life companies doing business in the state during the year. Also the business done as shown by their annual statements.

### TABLE No. 3

Is an exhibit of the number and amount of policies issued and terminated during the year 1896, and the manner of termination.

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No. 1.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred to premiums received.
In force December 31, 1898.	Written during 1898.	Terminated during 1898.	In force December 31, 1899.	Cash.	Notes.	Total.			
\$3,049,707	\$183,547	\$186,598	\$3,015,656	\$59,781.20	\$457.16	\$60,188.36	\$38,987.00	\$39,081.49	64.7
156,500	1,099,000	.....	1,099,000	3,270.19	.....	3,270.19	907.49	2,574.16	28.4
11,000	140,470	97,175	199,795	3,261.99	.....	3,261.99	.....	.....	.....
.....	37,000	16,500	81,600	1,269.70	.....	1,269.70	.....	.....	.....
112,174	266,000	.....	256,000	4,923.57	102.00	4,418.57	.....	.....	.....
.....	5,292	8,314	109,153	2,956.26	.....	2,956.26	1,393.80	1,480.58	47.3
2,890,002	173,205	217,835	2,835,462	77,613.67	.....	77,613.67	78,094.00	70,094.00	90.3
2,461,885	670,962	45,802	4,078,645	145,704.10	.....	145,704.10	12,842.28	12,842.28	8.8
9,280,517	1,045,631	1,328,667	8,977,471	248,765.18	.....	248,755.18	54,877.01	51,708.00	2.2
127,995	57,300	5,866	179,999	1,239.60	.....	1,239.60	906.00	906.00	78.7
14,640	41,199	27,844	27,995	8,319.34	1,406.51	9,725.85	9,282.80	9,808.80	95.1
1,131,496	490,183	448,550	1,163,128	25,307.44	.....	25,307.44	2,000.00	2,000.00	7.9
16,000	35,500	23,500	23,000	776.08	.....	776.08	.....	.....	.....
484,493	68,473	62,460	483,507	20,655.71	.....	20,655.71	3,800.00	3,800.00	18.4
547,633	30,500	88,727	489,406	13,042.37	746.95	13,789.22	6,300.00	5,300.00	45.6
109,449	44,114	51,400	102,163	.....	.....	.....	.....	.....	.....
715,293	999,810	928,890	786,213	31,583.70	.....	31,583.70	7,209.08	7,209.08	22.8
1,419,677	310,204	279,690	1,440,191	42,098.57	8,329.46	50,428.03	5,000.00	5,000.00	9.9
17,715,310	2,151,460	3,081,463	17,785,307	449,099.40	.....	449,099.40	117,160.00	117,160.00	27.2
4,876,294	496,667	624,562	4,748,370	131,819.04	.....	131,859.01	58,572.00	56,315.00	44.4
831,958	142,475	235,000	749,333	34,026.05	4,831.63	38,847.70	7,000.00	7,000.00	21.3
581,250	678,231	821,500	1,067,961	18,208.15	.....	18,208.15	.....	.....	.....
16,833,683	2,895,434	2,480,790	17,233,332	499,611.31	.....	499,611.35	101,226.67	105,041.66	20.3
18,682,091	2,319,360	1,797,974	19,903,497	612,034.77	1,867.11	613,871.88	146,236.31	137,768.04	22.8
.....	112,160	13,400	99,750	19,083.39	6,080.86	25,166.25	.....	.....	.....
103,077	56,755	56,500	106,332	2,006.31	.....	2,096.31	.....	.....	.....
174,600	606,750	415,000	363,350	4,631.40	.....	4,631.40	733.52	733.52	15.7
1,604,700	437,500	273,450	1,768,750	54,491.66	5,408.96	59,900.64	20,200.00	16,300.00	33.7
401,169	49,500	96,362	352,307	9,241.85	.....	9,241.86	6,965.00	4,965.00	75.4
543,962	189,631	97,245	626,378	16,206.89	.....	16,206.89	2,085.00	2,085.00	19.9
1,010,422	293,000	350,500	954,922	24,957.28	60.48	25,017.76	16,000.00	16,000.00	63.5
172,466	45,211	77,628	141,079	.....	.....	.....	.....	.....	.....
663,513	567,592	602,118	638,997	26,849.31	23.70	26,372.01	5,748.43	5,739.43	21.8
630,422	267,404	117,400	770,426	13,170.92	6,171.34	19,342.16	2,500.00	2,500.00	12.9
1,856,947	700,167	553,000	2,005,114	43,663.89	412.75	49,076.57	7,000.00	7,000.00	14.3
.....	61,000	.....	61,000	431.30	.....	431.30	.....	.....	.....
457,632	75,951	73,560	460,031	10,037.12	.....	10,037.12	6,700.00	6,700.00	66.8
2,916,985	8,962,250	6,224,458	5,631,727	33,630.09	.....	33,630.09	30,131.22	29,131.22	89.6
1,622,783	387,457	221,668	1,443,622	31,302.73	.....	31,302.73	11,437.00	8,437.00	26.7
238,300	235,687	158,635	341,501	9,915.69	124.00	9,949.69	1,656.40	4,694.96	16.6
.....	204,500	.....	204,500	1,308.24	.....	1,308.24	.....	.....	.....
781,425	194,500	172,500	803,425	16,671.26	.....	16,671.26	17,000.00	17,000.00	100.4
1,196,161	1,084,948	920,994	1,362,430	48,101.56	.....	48,101.56	5,862.30	5,862.30	11.2
1,015,490	204,596	312,415	1,007,671	31,788.07	.....	31,788.07	8,935.30	8,935.30	28.1
99,210,973	20,211,554	23,470,970	105,951,557	2,825,429.33	36,103.85	2,861,532.18	786,182.89	770,707.43	27.5

TABLE

*The condition of and general business transacted by Life and Accident Insur  
ber 31, 1896, compiled from*

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities, including capital and reinsurance reserve.	Net surplus.
Aetna, Hartford, Conn. { Life .....	\$ 1,750,000	\$ 45,557,372.15	\$ 40,595,769.90	\$ 4,961,502.25
{ Accident .....				
American Union, New York, N. Y. ....	500,000	468,410.22	623,986.57	9,579,692.98
Bankers Life, Lincoln, Neb. ....	100,000	199,377.65	184,512.88	14,864.77
Central Life Assurance Society of the United States, Iowa .....		2,972.30	1,156.53	1,815.72
Connecticut General, Hartford, O. ....	150,000	2,941,345.38	2,554,496.25	386,849.13
Connecticut Mutual, Hartford, C. ....		62,917,270.48	53,367,577.50	9,579,692.98
Equitable, Des Moines, Iowa. ....	100,000	1,447,070.63	1,230,199.75	216,870.88
Equitable, New York, N. Y. ....	100,000	215,456,126.49	173,596,763.23	41,859,363.26
Germania, New York, N. Y. ....	200,000	22,362,442.84	20,485,823.17	1,876,619.67
Home, Brooklyn, N. Y. ....	125,000	9,394,857.42	8,474,112.57	910,744.85
Iowa Life, Sioux City, Iowa .....	100,000	385,637.46	373,055.51	12,581.93
Kansas Mutual Life, Kansas. ....		397,280.67	161,611.86	145,748.81
Life Ins. Clearing Co., St. Paul, M. ....	100,000	178,430.79	142,590.13	35,840.66
Manhattan, New York, N. Y. ....	100,000	14,400,873.68	13,540,910.51	859,433.12
Massachusetts Mut., Springfield, M. ....		13,546,959.96	17,205,296.22	1,341,663.64
Metropolitan Life, New York, N. Y. ....	2,000,000	30,628,967.89	27,573,667.40	3,055,300.49
Michigan Mutual, Detroit, Mich. ....	250,000	5,359,927.55	5,228,949.31	130,978.20
Mutual, New York, N. Y. ....		234,744,148.42	205,010,633.72	29,733,514.70
Mutual Benefit, Newark, N. J. ....		60,746,809.12	58,435,965.57	4,310,843.55
National, Montpelier, Vt. ....		13,542,864.78	11,984,320.14	1,558,544.63
Nederland—U. S. Br., N. York, N. Y. ....		617,220.13	315,927.45	301,292.68
New York, New York, N. Y. ....		187,176,405.98	160,494,408.88	26,681,996.98
Northwestern Mut., Milwaukee, W. ....		92,633,603.74	72,122,596.00	19,511,007.74
Northwestern Life and Savings Co., Des Moines, Iowa .....	25,000	42,997.65	40,659.18	2,338.47
Pacific Mutual, San- { Life .....	100,000	3,069,252.45	2,930,895.00	138,357.45
{ Accident .....				
Penn Mutual Philadelphia, Penn. ....		26,299,498.24	25,796,741.29	502,756.95
Phoenix Mutual, Hartford, Conn. ....		10,655,189.62	10,036,568.90	618,620.72
Provident Life & Trust, Philad'a, P. ....	1,000,000	31,686,776.28	28,513,866.58	3,172,909.70
Provident Savings Life, New York. ....	100,000	2,042,260.47	1,592,410.66	449,849.81
Prudential Ins. Co. of America, Newark, N. J. ....	2,000,000	19,541,827.95	17,507,711.02	2,034,116.93
Register Life & Annuity, Daven't, I. ....		24,559.91	10,504.10	14,055.81
Royal Union Mut., D. Moines, Iowa ....		177,131.52	170,839.78	6,291.74
Security Trust Co., Philadelphia, P. ....	350,000	392,192.27	446,969.00	
Travelers, Hartford, Conn. { Life .....	1,000,000	20,896,684.63	18,920,260.37	1,976,424.26
{ Accident .....				
Union Central, Cincinnati, Ohio ....	100,000	16,304,769.12	14,841,180.25	1,463,588.87
Union Mutual, Portland, Maine. ....		7,010,697.56	6,531,975.24	478,722.32
Union Life, Omaha, Neb. ....	101,100	210,118.89	248,440.00	21,678.89
United States, New York, N. Y. ....	440,000	7,427,111.29	7,272,912.80	154,198.49
United States Indust'l, Newark, N. J. ....	420,000	472,601.94	718,927.76	
Washington, New York, N. Y. ....	125,000	12,928,374.35	12,508,984.73	419,389.62
Total .....	\$ 11,236,100	\$ 1,183,387,889.69	\$ 1,021,529,78.27	\$ 161,858,110.42

No. 2.

ance Companies which did business in Iowa during the year ending Decem-  
companies' annual statements.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			Losses paid.	Per cent of losses paid to premiums rec'd.
			In cash.	In notes.	Total, less amount paid for reinsurance.		
\$ 7,982,149.38	\$ 5,985,280.00	\$ 22,342,948	\$ 5,677,417.58	.....	\$ 5,664,829.94	\$ 3,099,604.59	54.7
189,473.88	251,299.64	178,462,433	.....	.....	155,775.60	70,238.62	45.1
56,184.70	42,620.98	1,069,201	155,775.60	.....	46,806.76	1,161.90	2.5
5,243.57	2,540.10	256,000	4,226.57	\$ 192.00	4,418.57	.....	.....
528,368.04	429,906.96	1,679,024	384,551.20	7,941.45	385,414.97	188,788.13	48.5
7,933,982.72	7,716,331.75	10,365,237	4,743,236.75	.....	4,743,236.75	4,508,018.25	95.0
372,964.04	183,605.95	1,971,479	255,232.36	85,572.63	290,804.99	38,447.06	13.5
45,011,058.38	30,004,424.01	127,691,084	36,090,842.53	.....	36,089,357.71	13,242,957.32	36.7
4,080,261.46	2,795,293.08	9,432,457	3,012,964.38	.....	3,006,461.48	1,439,697.38	47.9
2,054,540.78	1,705,963.40	8,222,022	1,527,663.30	106,587.85	1,628,651.18	776,839.84	47.5
296,921.43	246,699.10	6,425,667	247,086.85	9,162.04	251,158.87	55,327.40	22.0
216,328.80	173,352.30	1,061,898	201,071.07	.....	201,071.07	78,100.00	38.8
121,015.22	96,829.49	2,456,643	101,269.87	2,691.05	109,160.92	21,895.84	20.0
2,712,410.77	2,456,801.84	9,379,017	1,986,927.55	.....	1,972,161.14	1,276,296.67	64.7
4,463,573.68	2,840,129.11	30,484,382	3,423,677.37	190,091.33	3,572,068.05	1,115,996.32	31.3
20,542,593.91	15,283,308.25	186,135,810	19,207,773.94	.....	19,206,195.84	6,966,656.31	36.0
1,293,995.12	922,203.81	5,990,515	833,735.45	190,388.37	1,010,196.76	312,201.31	31.0
46,702,695.97	36,318,576.14	126,679,894	39,596,981.10	.....	39,593,414.30	15,070,664.41	38.1
11,223,917.96	8,778,102.34	30,569,633	7,499,680.12	690,227.07	8,189,917.19	2,850,380.21	47.0
2,257,355.77	1,996,395.47	13,611,204	2,517,377.31	298,685.76	2,811,062.97	690,275.85	24.5
653,458.71	690,088.28	12,708,481	499,483.17	.....	598,144.84	186,826.40	47.7
30,130,558.00	26,296,955.48	123,812,885	31,200,786.06	.....	31,138,075.64	11,893,387.51	38.2
18,589,822.46	9,146,783.43	58,575,567	14,263,174.28	.....	14,263,174.28	4,068,670.74	28.5
26,068.15	11,067.64	112,150	25,166.25	.....	25,166.25	.....	.....
1,077,045.09	985,937.98	7,776,698	847,675.90	42,059.65	894,875.17	328,096.59	37.1
.....	.....	79,086,800	.....	.....	.....	.....	.....
6,936,720.41	4,733,598.40	23,800,732	5,315,152.42	289,534.10	5,532,801.35	2,100,403.73	37.8
1,975,794.76	1,808,673.40	9,763,223	1,435,002.88	.....	1,430,227.81	871,400.51	90.9
5,726,812.50	3,778,787.53	13,016,586	4,466,511.16	.....	4,466,511.16	1,680,050.33	37.6
2,225,877.16	2,125,219.89	21,529,978	2,154,020.21	6,959.33	2,148,636.97	1,231,832.30	57.3
14,156,445.53	10,533,602.36	129,413,742	12,823,487.36	.....	12,329,643.68	4,107,111.47	31.2
20,411.22	17,472.84	267,404	12,367.32	5,974.82	19,342.16	2,500.00	12.9
87,464.69	64,965.40	2,938,667	78,773.78	412.75	78,783.31	7,500.00	9.8
212,876.70	242,405.18	6,217,105	199,510.97	.....	199,510.97	54,616.14	27.4
6,145,186.96	5,921,460.05	14,201,045	5,303,747.73	.....	5,200,451.82	2,306,506.38	44.4
.....	.....	564,221,051	.....	.....	.....	.....	.....
4,298,330.57	2,274,874.77	30,187,212	3,296,451.03	.....	3,296,814.99	765,521.52	23.2
1,431,726.70	1,242,848.75	1,106,483.75	1,106,483.75	4,312.00	1,107,779.45	693,504.14	44.5
122,754.19	70,726.88	1,050,700	116,625.43	4,779.57	120,842.53	12,000.00	9.9
1,444,957.71	1,291,875.00	6,501,935	1,108,774.05	.....	1,101,924.28	800,328.74	72.6
597,898.95	533,787.28	14,539,534	580,516.05	.....	580,516.05	196,399.63	33.7
2,694,687.86	2,429,226.01	8,864,472	2,062,149.69	.....	2,052,149.69	1,388,031.92	62.8
299,084,626.12	192,582,901.18	1,918,615,161	214,971,928.71	1,831,061.77	216,494,064.96	225,506,250.46	39.5

TABLE

*-Showing the number and amount of policies in force December 31, 1895, and during 1896, and manner of termina*

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1895.	
	Number.	Amount.
Aetna, Connecticut.....	85,368	\$ 140,087,251
American Union, New York.....	1,939	57,347,350
Bankers Life, Nebraska.....	1,081	7,128,197
Central Life Assurance Society of the United States, Iowa.....	None	1,912,906
Connecticut General, Connecticut.....	8,783	None
Connecticut Mutual, Connecticut.....	66,604	11,603,286
Equitable, Iowa.....	6,268	158,042,056
Equitable Life Assurance society, New York.....	237,478	7,763,313
Germania, New York.....	40,772	912,509,553
Home, New York.....	21,604	69,025,063
Iowa Life, Iowa.....	3,813	42,247,014
Kansas Mutual Life, Kansas.....	5,605	8,131,862
Life Insurance Clearing company, Minnesota.....	1,231	9,112,873
Manhattan, New York.....	25,316	2,819,665
Massachusetts Mutual, Massachusetts.....	37,908	61,612,174
Metropolitan Life, New York.....	23,253	97,071,661
Michigan Mutual, Michigan.....	2,458,846	23,570,719
Mutual, New York.....	15,062	416,064,194
Mutual Benefit, New Jersey.....	314,034	23,453,305
National Life, Vermont.....	84,916	898,458,867
Nederland Life—U. S. branch, New York.....	33,743	218,374,518
New York Life, New York.....	5,343	69,723,642
Northwestern Mutual, Wisconsin.....	277,673	18,350,068
Northwestern Life and Savings company, Iowa.....	155,785	799,027,339
Pacific Mutual.....	None	864,259,335
Phoenix Mutual, Connecticut.....	10,622	None
Provident Life and Trust company, Pennsylvania.....	14,741	14,916,756
Provident Savings Life, New York.....	31,741	45,693,100
Prudential Insurance Company of America.....	51,744	120,146,317
Register Life and Annuity, Iowa.....	24,999	40,480,331
Royal Union Mutual, Iowa.....	34,614	108,422,534
Security Trust company, Pennsylvania.....	25,704	81,814,931
Travelers, Connecticut.....	30,898	34,716,055
Union Central, Ohio.....	2,330,741	268,414,100
Union Mutual Life, Maine.....	439	630,422
United States Life, New York.....	1,308	2,033,947
United States Industrial Life, New York.....	488	1,867,350
Washington Life, New York.....	23,260	87,855,158
	78,243	345,011,376
	60,118	84,351,296
	20,916	36,682,141
	1,224	2,333,368
	17,610	83,872,579
	107,640	12,531,946
	24,765	48,695,749
Total.....	7,819,200	\$3,810,625,087

No. 3.

December 31, 1896, the number and amount of policies issued and terminated  
tion—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1896.		POLICIES ISSUED DURING 1896.		POLICIES TERMINATED DURING 1896.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
87,658	\$ 145,685,941	10,928	\$ 22,342,948	8,638	\$ 16,731,268
2,429	79,068,950	1,832	178,462,433	1,849	156,785,983
1,163	8,038,333	547	4,938,836	465	4,052,700
253	2,119,107	253	1,056,301	None	858,000
8,839	256,000	1,304	256,000	1,107	None
68,441	11,759,984	3,940	1,679,024	4,105	1,531,326
5,801	157,432,626	1,365	10,558,237	728	10,974,667
294,719	8,499,845	44,109	1,971,479	37,968	1,234,447
43,020	915,108,070	5,835	127,694,064	4,587	125,101,567
21,646	70,434,866	4,066	9,432,457	4,024	8,023,303
5,800	41,971,980	4,013	8,222,022	1,966	8,497,056
4,929	10,069,001	1,221	6,426,667	1,297	4,458,558
1,199	8,771,015	1,138	1,961,898	1,170	2,808,756
24,954	2,535,151	4,068	2,456,642	4,965	2,741,155
40,986	57,660,441	8,800	9,379,017	5,777	13,330,760
30,835	102,867,061	16,468	20,434,388	8,901	14,633,982
3,642,599	33,097,331	1,322,063	10,314,797	1,087,313	9,787,635
14,966	464,683,004	3,212	169,830,543	2,479	181,614,788
328,775	27,931,333	53,796	5,299,515	41,035	6,321,487
97,979	917,980,911	12,980	135,679,834	9,897	116,907,780
34,352	224,556,168	6,590	30,569,688	4,980	24,397,983
7,148	72,474,731	4,577	13,611,204	1,973	10,860,115
268,785	25,475,361	55,041	13,708,481	33,949	6,583,313
165,415	823,816,648	23,763	128,812,865	13,133	96,088,546
854	384,167,329	443	53,378,597	88	33,446,973
18,437	99,750	13,350	118,150	10,535	13,400
12,967	17,046,596	30,938	7,778,693	21,702	5,046,863
54,086	44,910,850	9,794	79,086,800	7,408	77,872,050
25,981	124,594,870	4,469	23,804,732	4,487	19,358,179
36,391	43,216,841	4,330	9,763,286	2,648	8,006,126
26,158	113,054,946	7,029	13,016,586	7,692	8,764,874
35,897	80,174,628	17,665	21,529,978	12,781	23,170,216
2,437,351	41,422,845	967,904	21,190,031	861,294	14,483,241
569	279,080,638	218	108,822,712	88	97,607,174
1,979	170,426	1,212	267,404	542	117,400
2,223	3,725,114	2,366	2,526,667	632	1,140,500
33,945	5,048,735	4,901	5,617,105	4,206	2,155,700
80,853	83,243,267	159,182	14,201,045	139,572	12,812,936
52,955	265,228,187	13,186	566,521,051	10,349	556,106,170
22,439	93,996,816	5,945	30,187,212	3,822	20,640,295
1,456	38,096,949	474	8,843,882	252	6,445,059
17,515	2,589,156	2,777	1,050,700	2,772	499,836
117,895	87,798,775	96,626	6,506,986	88,571	7,585,739
23,368	12,719,305	4,606	14,539,534	4,074	13,353,175
	49,512,597		8,664,473		8,446,624
5,329,968	\$ 6,032,820,482	2,805,375	\$ 1,913,615,161	2,400,807	\$ 1,690,491,090

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Ætna, Connecticut } Life.....	1,258	\$ 1,594,844	817	\$ 1,054,181
} Accident.....				
American Union, New York.....	16	61,460		
Bankers Life, Nebraska.....	2	8,000		
Central Life Assurance Society of the U. S., Iowa				
Connecticut General, Connecticut.....	79	128,915	8	5,233
Connecticut Mutual, Connecticut.....	1,688	4,006,214	231	403,104
Equitable, Iowa.....	30	57,317	7	2,180
Equitable Life Assurance Society, New York.....	3,380	12,501,912	275	957,547
Germania, New York.....	556	964,678	327	405,993
Home, New York.....	270	676,065	70	125,241
Iowa Life, Iowa.....	13	80,000		
Kansas Mutual Life, Kansas.....	47	94,000		
Life Insurance Clearing Company, Minnesota.....	12	21,500		
Manhattan, New York.....	440	1,170,353	64	105,944
Massachusetts Mutual, Massachusetts.....	403	1,091,304	68	105,936
Metropolitan Life, New York } Life.....	274	857,571	3	2,400
} Industrial.....	63,632	6,403,585		
Michigan Mutual, Michigan.....	123	208,019		
Mutual, New York.....	3,800	12,615,456	861	2,536,721
Mutual Benefit, New Jersey.....	1,266	3,803,282	151	275,067
National Life, Vermont.....	261	680,242	62	73,510
Nederland—U. S. branch, New York.....	65	297,000		
New York, New York.....	2,964	9,578,242	626	2,435,111
Northwestern Mutual, Wisconsin.....	1,364	3,807,753	345	594,046
Northwestern Life and Savings Company, Iowa				
Pacific Mutual, California } Life.....	113	205,789	8	51,669
} Accident.....	30	33,700		
Penn Mutual, Pennsylvania.....	623	1,738,479	120	399,410
Phoenix Mutual, Connecticut.....	430	740,611	110	125,749
Provident Life and Trust, Pennsylvania.....	303	1,114,957	209	683,023
Provident Savings Life, New York.....	816	1,223,929		
Prudential Ins. Co. of America, N. J. } Life.....	202	275,747	9	8,480
} Industrial.....	40,150	3,915,333		
Register Life and Annuity, Iowa.....	1	2,500		
Royal Union Mutual, Iowa.....	8	7,000		
Security Trust Company, Pennsylvania.....	26	96,000		
Travelers, Connecticut } Life.....	317	860,080	109	143,406
} Accident.....	200	571,751		
Union Central, Ohio.....	335	665,399	78	172,100
Union Mutual, Maine.....	233	491,373	148	190,576
Union Life, Nebraska.....	7	13,000		
United States, New York.....	205	731,437	87	86,668
United States Industrial, New Jersey.....	2,631	352,139		
Washington, New York.....	244	890,836	216	433,003
Total.....	128,448	\$ 74,148,802	5,201	\$ 11,593,420

CONTINUED.

MANNER OF TERMINATION.									
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
726	1,878,616	1,409	2,262,965	2,502	5,694,375	297	645,750	1,579	3,345,517
.....	156,725,982	13	26,100	885	2,551,467	19	160,375	409	1,243,368
20	33,000	49	78,000	885	709,500	.....	1,500	9	28,000
153	200,750	213	297,009	432	879,010	17	44,819	208	255,000
.....	.....	791	1,676,620	1,212	2,785,450	2	1,254,229	231	660,000
.....	.....	60	92,829	584	865,252	4	121,905	47	84,000
102	353,455	11,186	28,683,794	15,959	44,485,008	.....	557,032	7,016	27,560,822
59	98,394	1,002	1,998,205	1,732	2,769,804	.....	236,582	911	1,489,743
.....	.....	734	1,505,707	2,110	4,125,346	12	211,576	828	1,853,088
1,174	2,781,742	20	84,106	405	853,781	.....	.....	225	744,927
215	521,500	25	48,500	695	1,168,000	19	75,756	195	395,000
.....	.....	12	49,000	268	271,847	.....	6,500	777	1,791,208
.....	41,220	440	1,045,167	2,260	5,856,224	126	1,195,576	1,425	3,915,456
26	51,700	1,102	2,727,829	1,911	3,822,550	.....	1,191,692	2,174	5,626,900
3	1,758	290	478,627	7,697	8,164,025	201	263,094	262	520,000
.....	.....	17,022	2,518,622	956,618	122,690,522	.....	.....	.....	.....
81	214,211	555	1,147,225	1,189	2,574,105	290	1,225,668	251	667,174
276	1,204,009	12,172	22,408,046	23,943	64,141,193	2	3,012,425	.....	.....
1,072	2,254,470	2,229	8,291,722	2,225	4,318,669	.....	.....	1,262	4,224,755
40	151,600	1,240	2,026,958	2,205	4,296,500	28	325,521	1,024	2,240,784
126	401,119	2	5,500	1,622	5,177,209	12	225,179	127	467,206
520	2,221,775	5,217	15,822,222	22,422	54,211,211	.....	10,598,885	.....	.....
212	2,642,612	2,114	4,677,922	5,624	11,462,825	21	4,244,949	2,299	6,199,245
.....	.....	.....	.....	80	12,400	.....	.....	8	1,000
16,471	56,729,250	222	622,260	9,880	2,426,426	.....	52,500	205	677,000
.....	.....	434	2,084,600	.....	.....	.....	.....	4,777	19,014,900
418	1,221,000	1,671	3,820,522	3,010	7,299,126	25	529,911	1,502	4,228,711
12	51,500	405	525,699	1,201	2,272,272	272	579,621	1,264	2,401,971
6	25,000	622	2,126,519	1,264	2,781,228	119	654,962	91	264,125
3,627	10,651,627	247	890,990	477	985,700	1,626	6,902,140	872	2,502,820
11	14,500	274	842,650	10,294	11,292,125	.....	225,745	1,291	2,202,921
240	120,257	.....	.....	810,716	93,547,927	.....	.....	126	13,757
.....	.....	12	20,500	74	94,400	.....	.....	.....	.....
.....	.....	19	27,000	426	284,500	.....	3,500	28	252,500
.....	.....	.....	.....	262	1,225,100	244	222,600	.....	.....
222	722,100	520	1,405,972	1,426	4,225,722	724	2,225,275	212	2,502,620
122,272	555,524,419	426	899,122	6,299	11,299,065	442	1,506,272	2,029	5,015,004
222	222,200	.....	.....	.....	.....	.....	.....	.....	.....
222	722,050	242	554,272	1,994	3,020,749	60	252,724	757	1,225,708
122	222,000	10	22,000	76	122,000	.....	1,222	.....	.....
112	222,500	202	522,021	1,277	4,225,222	42	212,200	225	1,002,500
.....	.....	.....	.....	85,240	12,000,426	.....	.....	.....	.....
.....	.....	212	2,020,222	2,002	2,200,222	45	122,272	549	1,122,222
122,172	200,640,222	22,222	122,222,222	1,222,222	521,222,222	4,222	21,042,027	27,222	102,222,222





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DETAILED STATEMENTS

OF

ASSESSMENT ASSOCIATIONS.

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## ANNUAL STATEMENT

*For the term ending February 27th, 1897, of the condition on the*

## ACME LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, HORACE SEELY.

Secretary, I. W. SHRIVER.

[Incorporated January 4, 1893. Commenced business May 4, 1895.]

Principal office, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net assets February 27th of previous year..... \$ 443.50

## INCOME DURING THE TERM ENDING FEBRUARY 27, 1897.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 1,330.00

Annual dues as per contract, without any reduction whatever.....None.

Assessments: Mortuary, \$1,374; expense, \$687; total..... 2,061.00

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 3,391.00

Interest, \$.....; rent, \$.....; total.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$.....)

Total income ..... \$ 3,391.00

Total net resources..... \$ 3,834.50

## DISBURSEMENTS DURING THE YEAR ENDING FEBRUARY 27, 1897.

Losses and claims..... \$ 235.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 235.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,330.00

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, \$517.61; other compensation of officers, \$.....;

total ..... 517.61

Salaries and other compensation of office employes..... 16.00

Medical examiner's fees whether paid direct by members or otherwise.....None.

Rent, \$62.50; taxes, \$....; advertising and printing, \$106.89; total \$ 169.39

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items.....None.

Total disbursements.....\$ 2,318.00

Balance.....\$ 1,516.50

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Cash in hands of Robert Shirk, former secretary.....\$ 463.83

Cash in office.....141.67

Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank.....911.00

All other deposits.....None.

Total net or invested assets.....\$ 1,516.50

Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....463.83

Total net or invested assets, less depreciation.....\$ 1,052.67

#### NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued.....None.

Market value of real estate over cost and encumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets.....None.

Gross assets.....\$ 1,052.67

#### LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....\$ 62.50

Borrowed money, \$....; interest accrued on same, \$....; total.....None.

Advance assessments, \$....; bonus or dividend obligations, \$ ....; total.....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 62.50

Balance, net assets.....\$ 990.17

#### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....None.

Mortuary assessments due and unpaid.....None.

Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....None.

Total due from members.....None.

Deduct estimated cost of collection.....None.

#### CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.

Losses in process of adjustment (number of claims ... ).....None.

Losses reported (number of claims ....).....None.

Losses resisted (number of claims ....).....None.

All other contingent liabilities.....None.

Total contingent mortuary liabilities.....None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896—ALL IN IOWA.	
	Number.	Amount.
Policies or certificates in force February 28, 1896.....	253	\$ 253,000.00
Policies or certificates written for the term ending February 28, 1897	133	133,000.00
Total.....	386	\$ 386,000.00
Deduct number and amount which have ceased to be in force during term ending February 28, 1897. ....	126	126,000.00
Total policies or certificates in force February 28, 1897.....	260	\$ 260,000.00
Losses and claims on policies or certificates unpaid February 28, 1897	None	None
Losses and claims on policies or certificates incurred during term ending February 28, 1897.....	2	285.00
Total.....	2	\$ 285.00
Losses and claims on policies or certificates paid during the term ending February 28, 1897.....	2	285.00
Policies or certificates terminated by death during term ending February 28, 1897.....	2	285.00
Policies or certificates terminated by lapse during term ending February 28, 1897. ....	124	.....

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed rate charged without regard to age.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses by virtue of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two hundred and sixty dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, FRANK DELANO.*

*Secretary, GEORGE E. GODWARD.*

[Incorporated ——. Commenced business December, 1889.]

Principal office, 233 Broadway, New York, N. Y.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,734.23

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 15,428.55
Annual dues as per contract, without any deduction whatever	
Assessments: Mortuary, \$67,852.50; expense, \$12,140.86; total.....	80,003.36
Medical examiner's fees paid by applicant.....	2,022.00

Total paid by members.....	\$ 98,442.91
Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	350.62
(Assessments paid in advance, \$....)	

Total income.....	\$ 98,794.53
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Total net resources.....	\$ 112,523.81
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 60,064.46
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 60,064.46
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	12,736.83
Commissions paid or allowed for collecting assessments.....	4,500.00
Salaries of managers and agents not paid by commissions.....	2,000.00
Salaries of officers, \$5,500; other compensation of officers, \$....; total.....	6,500.00
Salaries and other compensation of office employees.....	2,524.00
Medical examiner's fees, whether paid direct by members or otherwise.....	2,022.00
Rent, \$1,000; taxes, \$867.67; advertising and printing, \$2,587.97; total.....	5,457.64

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.  
 All other items, viz: Legal expenses, investigations, adjusting, etc., \$2,511.66; postage, \$2,860.00; total..... \$ 4,861.66  
 (Advanced assessments applied, included above, \$.....)  
 (Total expenses, \$42,600.12.)

Total disbursements.....	\$ 102,664.59
Balance .....	\$ 10,864.23

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely.....None.  
 Agents' ledger balances.....None.  
 Cash in office..... \$ 314.33  
 Cash deposited in banks on emergency or reserve fund account:  
     Farmers Loan and Trust company..... 10,066.70  
 All other deposits: Chatham National bank..... 483.69  
 Total net or invested assets..... \$ 10,864.23  
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....None.  
 Total net or invested assets, less depreciation..... \$ 10,864.23

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 6,315.96
Mortuary assessments due and unpaid .....	2,117.69
Mortuary assessments not yet called for losses unadjusted, \$20,900; resisted, \$4,000; reported, \$....; total.....	24,900.00
Total due from members.....	\$ 83,333.65
Deduct estimated cost of collection.....	2,700.00
Net amount due from members.....	\$ 80,633.65

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....	None.
Losses in process of adjustment (number of claims, 13).....	\$ 20,900.00
Losses reported (number of claims, ....).....	None.
Losses resisted (number of claims, 2).....	4,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 24,900.00



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	3,651	\$6,685,500 00	19	\$ 21,500 00
Policies or certificates written during the year 1896.....	1,011	1,430,160 00	24	38,000 00
Total.....	4,662	\$8,115,660.00	43	\$ 59,500.00
Deduct number and amount which have ceased to be in force during 1896....	707	1,279,400 00	7	22,000.00
Total policies or certificates in force Dec. 31, 1896.....	3,955	\$6,836,260.00	36	\$ 37,500.00
Losses and claims on policies or certificates unpaid Dec 31, 1895.....	10	21,500.00	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	34	66,025 00	1	2,000 00
Total.....	44	\$ 87,525 00	1	\$ 2,000 00
Losses and claims on policies or certificates paid during the year 1896.....	31	60,084.16	1	2,000.00
Policies or certificates terminated by death during 1896.....	31	66,025 00	1	2,000.00
Policies or certificates terminated by lapse during 1896.....	678	1,213 375 00	6	20,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; emergency fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For contesting, investigating and settling claims. For collecting assessments.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes; from reserve fund dividends to reduce premiums.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table of mortality at age when assessments are called if necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand and sixty-six dollars and seventy cents.

For what purpose, how is it created and where deposited?

Answer. To be used for paying death claims if needed. If not, to be used in decreasing number and amount of assessments for persistent members.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purpose are assessments made and under what authority?

Answer. To pay claims. Authority, New York law.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twelve thousand, one hundred and seventy-nine dollars and five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ANCIENT ORDER OF UNITED WORKMEN OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Grand Master, S. G. BLYTHE.

Secretary, H. B. WHITE.

[Incorporated June 14, 1874. Commenced business February, 1873.]

Principal office, Waterloo, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,388.80

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions ..... None.

Annual dues as per contract, without any deduction whatever.. \$ 11,321.28

Assessments: Mortuary, \$189,114.68; expense, \$.....; total..... 189,114.68

Medical examiner's fees paid by applicant. .... 149.75

Total paid by members..... \$ 200,584.71

Interest and rent..... None.

Advances to agents repaid ..... None.

Cash received from all other sources, viz.:

Supplies..... 51.41

Court fees returned..... 26.95

(Assessments paid in advance, none.)

Total income ..... \$ 200,663.07

Total net resources..... \$ 202,051.87

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 189,000.00

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 189,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... None.

Commissions paid or allowed for collecting assessments ..... 205.00

Salaries of managers and agents not paid by commissions .....	\$ 1,121.71
Salaries of officers, \$2,876.44; other compensation of officers, \$.....;	
total .....	2,876.44
Salaries and other compensation of office employees.....	744.00
Medical examiner's fees, whether paid direct by members or otherwise .....	96.75
Rent, \$100; taxes, \$.....; advertising and printing, \$1,780.50; total	1,880.50
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz : Attorney fees, \$912.90; committees, \$455.31; supplies, \$217.50; fuel, light and all other incidental expenses, \$232.63; postage, \$482.24; Grand Lodge session, May, 1896, \$3,013.30; total.....	5,373.83
(Advanced assessments applied, included above, none )	
(Total expenses, \$12,289.23.)	
Total disbursements.....	\$ 201,296.23
Balance .....	\$ 753.64
<b>NET OR INVESTED ASSETS.</b>	
Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in office .....	\$ 19.57
Cash deposits in banks on emergency or reserve fund account .....	None.
All other deposits: Clinton National bank.....	724.07
Total net or invested assets.....	\$ 753.64
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 753.64
<b>NON-INVESTED ASSETS.</b>	
Interest due and accrued.....	None.
Rents due and accrued ..	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets.....	None.
Gross assets.....	None.
<b>LIABILITIES.</b>	
Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same .....	None.
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	None.
Balance, net assets.....	\$ 753.64
<b>CONTINGENT MORTUARY ASSETS (OR RESOURCES).</b>	
Mortuary assessments called and not yet due .....	\$ 20,000.00
Mortuary assessments due and unpaid .....	12,000.00
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$8,000; reported, \$.....; total.....	8,000.00
Total due from members.....	\$ 40,000.00
Deduct estimated cost of collection.....	None
Net amount due from members.....	\$ 40,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8) .....	\$ 16,000.00
Losses in process of adjustment (number of claims, 6) .....	12,000.00
Losses reported (number of claims, 3) .....	4,000.00
Losses resisted (number of claims, 4) .....	8,000.00
All other contingent liabilities .....	None.

Total contingent mortuary liabilities ..... \$ 40,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	7,433	\$14,374,000.00	7,433	\$ 14,374,000.00
Policies and certificates written during the year 1896 .....	130	213,000.00	130	213,000.00
Total .....	7,563	\$14,587,000.00	7,563	\$ 14,587,000.00
Deduct number and amount which have ceased to be in force during 1896 .....	785	1,386,000.00	785	1,386,000.00
Total policies or certificates in force December 31, 1896 .....	6,777	\$13,201,000.00	6,777	\$ 13,201,000.00
Losses and claims on policies or certificates unpaid December 31, 1896 .....	12	23,000.00	12	23,000.00
Losses and claims on policies or certificates incurred during the year 1896 .....	104	206,000.00	104	206,000.00
Total .....	116	\$ 229,000.00	116	229,000.00
Losses and claims on policies or certificates paid during the year 1896 .....	96	189,000.00	96	189,000.00
Policies or certificates terminated by death during 1896 .....	104	206,000.00	104	206,000.00
Policies or certificates terminated by lapse during 1896 .....	681	1,173,000.00	681	1,173,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At biennial sessions of grand lodge composed of delegates from subordinate lodges.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses, under authority of the laws of the order; calls ordered by finance and executive committee after approving losses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. About \$8,000.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### AMERICAN MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President,* JAMES D. CAMPBELL.

*Secretary,* W. P. HOBART.

[Incorporated May, 1888. Commenced business March, 1889.]

Principal office, Cook block, Oshkosh, Wis.

Attorney for service of process in Iowa, C. G. McOCarthy, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 10,497.05

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 9,110.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$21,734.76; expense, \$14,523.18; total .... 36,307.94

Medical examiner's fees paid by applicant ..... None.

Interest ..... 890.25

Advances to agents repaid..... None.

Cash received from all other sources ..... None.

(Assessments paid in advance, \$... )

Total income ..... \$ 45,798.19

Total net resources..... \$ 56,295.24

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 22,436.83

Advanced payments returned to rejected applicants..... 2,119.66

Total paid to members..... \$ 24,556.49

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 9,110.00

Commissions paid or allowed for collecting assessments ..... 893.74

Salaries of managers and agents not paid by commissions..... 1,494.21

Salaries and other compensation of officers..... 3,932.17

Salaries and other compensation of office employees.....	\$ 2,940.97
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$399.96; postage, \$627.15; advertising and printing, \$564.06; total.....	1,611.18
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Legal expense, \$1,953.29; all other accounts, \$1,538.25; total.....	3,491.54
Charged to loss and gain .....	46.70
(Advanced assessments applied, included above, \$....)	
(Total expenses, \$23,519.81.)	
Total disbursements.....	\$ 48,106.29
Balance .....	\$ 8,188.95

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 5,850.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	53.19
Cash in office.....	128.89
Cash deposits in banks on emergency or reserve fund account:	
German National bank, Oshkosh.....	95.13
Bills receivable.....	2,051.74
All other deposits.....	None.
Total net or invested assets.....	\$ 8,188.95
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 8,188.95

## NON-INVESTED ASSETS.

Interest due, \$....; accrued, \$101.88; total.....	\$ 101.88
Rents due, \$....; accrued, \$....; furniture and fixtures .....	451.52
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 553.40
Gross assets.....	\$ 8,742.35

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total .....	None.
All other (not including contingent mortuary) .....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 8,742.35

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$5,000; reported, \$....; total.....	\$ 5,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 5,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.	
Losses in process of adjustment (number of claims, ....)	None.	
Losses reported (number of claims, 3—indemnity claims).....	\$	1,875.00
Losses resisted (number of claims, 1).....		5,000.00
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$	6,875.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	3,094	\$5,611,100.00	234	\$ 629,600.00
Policies or certificates written during the year 1896.....	1,622	2,460,500 00	215	565,250.00
Total.....	4,916	\$8,071,600.00	449	\$ 1,194,850.00
Deduct number and amount which have ceased to be in force during 1896.....	2,128	2,866,850.00	146	368,900.00
Total policies or certificates in force December 31, 1896.....	2,788	\$5,205,250.00	303	\$ 825,950.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	12	2,010.84		
Losses and claims on policies or certificates incurred during year 1896.....	421	20,456.48	35	2,411.46
Total.....	433	\$ 22,466.82	35	\$ 2,411.46
Losses and claims on policies or certificates paid during the year 1896.....	433	22,466.82	35	2,411.46
Policies or certificates terminated by death during 1896.....	6	5,150.00		
Policies or certificates terminated by lapse during 1896.....				

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount to be paid contingent upon the same being realized from premium payments; excess over cost retained as dividend.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Premium payments used for payment of claims and expenses; expense account cannot exceed 40 per cent of premiums received.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so how are these payments or promises provided for?

Answer. Provision is made for surplus to be returned to members at the expiration of their five-year term of membership.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. According to hazard of occupation.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, eight hundred and fifty dollars.

For what purpose, how is it created and where deposited?

Answer. For payment of excessive losses; from premium payments; first mortgage securities.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members; officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the family or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purposes are assessments made, and under what authority?

Answer. For payment of claims and expenses; according to contract and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand, four hundred and eighty-seven dollars and fifty cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### BANKERS ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. B. HAWLEY.

Secretary, W. E. STATLER.

[Incorporated March 30, 1893. Commenced business May 8, 1893.]

Principal office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 49,350.04

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 13,850.00
Annual dues as per contract, without any deduction whatever..	7,370.39
Assessments: Mortuary, \$13,746.71; expense, \$4,582.34; total .....	18,329.05

Total paid by members..... \$ 39,449.44

Interest, \$....; rent, \$....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Advanced by officers. 3,400.00

(Assessments paid in advance, \$....)

Total income..... \$ 42,849.44

Total net resources..... \$ 92,199.48



## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 16,558.78
Advanced payments returned to rejected applicants and canceled members.....	5,023 25
Total paid to members.....	\$ 21,581.98
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	7,317.59
Commissions paid or allowed for collecting assessments.....	985 97
Salaries of managers and agents not paid by commissions..	1,127.04
Salaries of officers, \$5,000; other compensation of officers, \$....; total.....	5,000.00
Salaries and other compensation of office employees.....	1,399.00
Medical examiner's fees, whether paid direct by members or otherwise.....	390.00
Rent, \$491.75; taxes, \$...; advertising and printing, \$1,331.60; total.....	1,823.85
Advanced to agents, to be repaid out of future salaries or commissions.....	1,173.03
All other items, viz: Traveling expenses.....	293 56
Agents' traveling expenses, \$314 94; interest, \$51.90; total....	366.84
Adjusting and investigating claims, \$228.09; legal fees, \$1,120.76; total.....	1,348.85
Postage, supplies and sundry expenses.....	1,236 29
(Advanced assessments applied, \$....)	
(Total expenses, \$23,361.53.)	
Total disbursements.....	\$ 43,943 50
Balance.....	\$ 48,255.95

## NET OR INVESTED ASSETS.

Premium notes past due, \$5,366.87; not due, \$2,001.50; total.....	\$ 7,368.37
Agents' ledger balances.....	1,173.03
Cash in office.....	21.26
Membership notes of lapsed members, \$21,361; membership notes of members in good standing, \$17,457.83; total.....	38,818.83
Cash in hands of treasurer.....	874.37
Total net or invested assets.....	\$ 48,255.96
Deduct depreciation of assets to bring same to market value:	
Past due premium notes, \$5,366.87; membership notes on lapsed members, \$21,361; total.....	26,727 87
Total net or invested assets, less depreciation.....	\$ 21,528.11

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances..	None.
Membership notes on lapsed members.....	\$ 21,361 00
Total non-invested assets.....	\$ 21,361.00
Gross assets.....	\$ 21,528.11

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary), viz: Money advanced by officers.....	\$ 3,400.00
Total actual liabilities.....	\$ 3,400 00
Balance, net assets.....	\$ 18,128.11

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 1,826.00	
Mortuary assessments due and unpaid .....	None.	
Mortuary assessments not yet called for losses unadjusted, \$1,884.37; resisted, \$100; total .....	1,784.37	
Adjusted, not yet due, \$10,000, balance due on annuity policies ..	10,000.00	
Total due from members .....	\$ 13,610.37	
Deduct estimated cost of collection .....	544.41	
Net amount due from members .....		\$ 13,065.96

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3) .....	\$ 10,000.00	
Losses in process of adjustment (number of claims, 23), estimated ..	1,684.37	
Losses reported (number of claims ....) .....	None.	
Losses resisted (number of claims, 1), estimated .....	100.00	
All other contingent liabilities .....	None.	
Total contingent mortuary liabilities .....		\$ 11,784.37

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 ...	3,045	\$11,211,500.00	2,249	\$ 7,975,500.00
Policies or certificates written during the year 1896 (including 236 reinstatements) .....	1,631	5,722,500.00	817	3,077,000.00
Total .....	4,666	\$16,984,000.00	3,066	\$11,052,500.00
Deduct number and amount which have ceased to be in force during 1896 .....	1,561	4,717,500.00	803	2,085,500.00
Total policies or certificates in force Dec. 31, 1896 .....	3,105	\$12,216,500.00	2,263	\$ 9,017,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895 .....	23	3,029.32	20	2,948.62
Losses and claims on policies or certificates incurred during year 1896 .....	241	13,529.41	151	8,142.17
Total .....	264	\$ 16,558.73	171	\$ 11,090.79
Losses and claims on policies or certificates paid during the year 1896 .....	263	16,558.73	170	11,090.79
Policies or certificates terminated by death during 1896 .....	4	15,000.00	1	2,500.00
Policies or certificates terminated by lapse and cancellation during 1896 .....	1,557	4,702,500.00	802	2,083,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of claims and expenses; authority vested in executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Six thousand nine hundred and eighty-six dollars and twenty-five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### BANKERS ALLIANCE OF CALIFORNIA,

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. P. JOHNSON.

Assistant Secretary, E. P. JOHNSON, JR.

[Incorporated August 15, 1888. Commenced business October 1, 1888.]

Principal office, Los Angeles, Cal.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. .... \$ 48,972.70

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 106,595.75

Annual dues as per contract, without any deduction whatever ..... None.

Assessments: Mortuary, \$91,575.66; expense, \$47,325.86..... 138,901.52

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 245,497.27

Interest, \$1,764.65; rent, \$... ; total ..... 1,764.05

Advances to agents repaid.....None.

Cash received from all other sources .....None.

(Assessments paid in advance, \$....)

Total income..... \$ 247,261.32

Total net resources..... \$ 246,235.02

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 100,412.25

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 100,412.25

## IOWA INSURANCE REPORT.

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Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 70,102.71
Commissions paid or allowed for collecting assessments .....	2,260.80
Salaries of managers and agents not paid by commissions..None.	
Salaries of officers, \$16,705.16; other compensation of officers, \$....; total.....	16,705.16
Salaries and other compensation of office employees.....	8,009.52
Medical examiner's fees, whether paid direct by members or otherwise .....	15,076.16
Rent, \$5,517.05; licenses, \$1,531.60; taxes, \$719.95; printing, \$5,670.58; advertising, \$2,433.95; advertising agents, \$1,192.53; total. ....	17,065.66
Advanced to officers and agents, to be repaid out of future commissions, personal accounts, \$2,958.83; bills receivable, \$2,420.55; total.....	5,389.38
All other items, viz: Incidentals, \$7,637.92; traveling expenses, \$3,052.21; office furniture and fixtures, \$539.29; attorney fees, \$1,717.85; total.....	12,957.27
(Advanced assessments applied, included above, \$....)	
(Total expenses, \$147,866.16.)	
Total disbursements.....	\$ 247,978.41
Balance .....	\$ 48,256.61

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 770.71
Cash deposits in banks on emergency or mortuary surplus account.....	37,485.90
Cash deposits with state treasurer for the protection of certificate holders.....	10,000.00
All other deposits.....	None.
Total net or invested assets.....	\$ 48,256.61
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 48,256.61

## NON-INVESTED ASSETS.

Interest due and accrued, \$....; reserve fund notes, \$72,112.45; total.....	\$ 72,112.46
Rents due and accrued, \$....; bills receivable, \$21,716.25; total...	21,716.25
Market value of real estate over cost and encumbrances..None.	
Advances to agents .....	5,406.88
Market value of bonds and stocks over cost.....	None.
Office furniture and fixtures.....	2,745.51
Total non-invested assets.....	\$ 101,981.60
Gross assets.....	\$ 150,238.21

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total .....	None.

All other (not including contingent mortuary) ..... None.  
 Total actual liabilities..... None.  
 Balance, net assets..... \$ 150,238.21

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due ..... \$ 3,380.00  
 Mortuary assessments due and unpaid..... 950.00  
 Mortuary assessments not yet called for losses unadjusted..... 42,500.00  
 Total due from members..... \$ 46,810.00  
 Deduct estimated cost of collection..... 926.20  
 Net amount due from members..... \$ 45,873.80

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6) \$10,000,  
 advanced \$200 ..... \$ 9,801.00  
 Losses in process of adjustment (number of claims, 9)..... 25,500.00  
 Losses reported which are not valid claims (number of claims,  
 6), amount \$20,000 possible liability..... 10,000.00  
 Losses resisted (number of claims ... ) ..... None.  
 All other contingent liabilities..... None.  
 Total contingent mortuary liabilities ..... \$ 45,300.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	6,834	\$15,750,250.00	229	\$ 543,500.00
Policies or certificates written during the year 1896.....	4,274	8,415,500.00	61	89,500.00
Total.....	11,108	\$24,165,750.00	290	\$ 633,000.00
Deduct number and amount which have ceased to be in force during 1896.....	4,181	9,027,750.00	85	189,250.00
Total policies or certificates in force December 31, 1896.....	6,927	\$15,138,000.00	205	\$ 443,750.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	8	27,000.00		
Losses and claims on policies or certificates incurred during year 1896.....	751	128,712.25	22	4,374.64
Total.....	759	\$ 155,712.25	22	\$ 4,374.64
Losses and claims on policies or certificates paid during the year 1896.....	738	100,412.25	21	1,874.64
Policies or certificates terminated by death during 1896.....	41	101,300.00	2	3,500.00
Policies or certificates terminated by lapse during 1896.....	4,000	8,923,450.00	83	185,750.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; if assessments are insufficient, will be paid out of mortuary surplus; dividends will be paid when surplus warrants.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not of the mortuary portion.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Does not issue endowment policies, but may allow from surplus a dividend credit on policies in force five or more years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Premium rates (mortuary element) are based on the American experience tables; rate according to age at date of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand dollars.

For what purpose, how is it created and where deposited?

Answer. Is created by setting aside a portion of each premium call for the purpose of guaranteeing policy contracts of the association, and deposited with the state treasurer.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; trustees by the members and officers by the trustees.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No. (?)

Are assignments of certificates to other than such persons allowed?

Answer. Assignments are not allowed outside of families, except to creditors.

For what purpose are assessments made and under what authority.

Answer. To provide for mortuary, accident, expense and reserve funds; by virtue of the articles of incorporation and by-laws and under authority of contract to members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-three thousand, three hundred dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of*

### THE BANKERS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD A. TEMPLE.

Secretary, A. C. STILEON.

[Incorporated July 1, 1879. Commenced business September 2, 1879.]

Principal office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,903,430.62

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 77,407.43
Semi-annual dues as per contract, without any deduction whatever.....	66,768.33
Assessments: Mortuary.....	446,849.81
Guarantee deposits.....	258,744.91
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 849,590.48
Interest, \$100,039.67; rent, \$ .....; total.....	100,039.67
Advances to agents repaid.....	1,107.54
Cash received from all other sources.....	None.
(Assessments paid in advance, \$1,524.28 )	
Total income.....	\$ 950,737.69
Total net resources.....	\$2,854,158.31

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 468,494.05
Guarantee deposits returned to beneficiaries of deceased members.....	10,036.00
Payments returned to rejected applicants and to members for canceled certificates.....	1,773.31
Total paid to members.....	\$ 478,343.36
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	74,227.37
Commissions paid to banks or allowed for collecting assessments	20,531.79
Salaries of managers and agents not paid by commissions.....	576.20
Salaries of officers, \$21,500; other compensation of officers, \$.....; total.....	21,500.00
Salaries and other compensation of office employees.....	15,413.45
Medical examiner's fees, whether paid direct by members or otherwise.....	23,098.50
Rent, \$3,410.06; taxes, \$307.35; advertising and printing, \$4,936.24; total.....	8,653.67
Advanced to agents, to be repaid out of future commissions.....	2,020.25
All other items, viz.: State fees, \$391; postage, \$7,771 21; furniture and fixtures, \$787 34; legal expenses, \$1,819.95; telegrams, \$23.06; traveling expenses, \$1,009.47; express and drayage, \$234.23; blank books, \$347.85; all other items, \$893.64; total.....	12,827.44
(Advanced assessments applied, included above, \$1,738.)	
(Total expenses, \$181,148.57.)	
Total disbursements.....	\$ 639,291.93
Balance.....	\$2,194,766.38

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$1,293,122.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	204,682.55
Guarantee notes on members in good standing.....	611,045.09
Agents' ledger balances.....	None.
Cash in office.....	None.

# IOWA INSURANCE REPORT.

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Cash deposits in banks on emergency or reserve fund account:  
 With Lyman Cook, Tr. First National bank, Burlington, Iowa,  
 \$14,960.64; with P. M. Casady, A. Tr. Des Moines Savings bank,  
 Des Moines, Iowa, \$81,466.84; with sundry depository banks,  
 \$8,489.26; with Missouri Insurance department, \$1,000; total.. \$ 85,916.74  
 All other deposits.....None.

Total net or invested assets.....	\$2,194,766.38
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.

Total net or invested assets, less depreciation .....	\$2,194,766.38
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## NON-INVESTED ASSETS.

Interest due, \$12.33. Accrued: R. E. loans, \$23,774.77; bonds, \$3,727.39; notes, \$9,200; total .....	\$ 36,714.49
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	6,892.97

Total non-invested assets.....	\$ 43,607.46
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Gross assets .....	\$2,238,373.84
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## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same .....	None.
Advance assessments, \$367.61; bonus or dividend obligations, \$.....; total.....	\$ 667.64

All other (not including contingent mortuary), viz.: Individual deposits, income from which is applied to pay calls on mem- bers.....	1,900.00
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Total actual liabilities .....	\$ 2,567.64
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Balance, net assets.....	\$2,235,806.20
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 91,954.69
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.

Total due from members.....	\$ 91,954.69
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Deduct estimated cost of collection.....	910.00
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Net amount due from members.....	\$ 91,044.69
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 3) .....	\$ 8,000.00
Losses reported (number of claims, 16).....	34,000.00
Losses resisted (number of claims, 4).....	14,000.00
All other contingent liabilities .....	None.

Total contingent mortuary liabilities .....	\$ 56,000.00
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	37,199	\$74,398,000 00	10,973	\$21,946,000.00
Policies or certificates written during the year 1896.....	8,911	17,822,000 00	2,434	4,868,000.00
Policies or certificates restored during the year 1896.....	63	182,000.00	17	34,000 00
Total.....	46,176	\$92,352,000.00	13,424	\$26,848,000.00
Deduct number and amount which have ceased to be in force during 1896.....	2,792	5,598,000.00	699	1,398,000.00
Total policies or certificates in force Dec. 31, 1896.....	43,377	\$86,754,000.00	12,725	\$25,450,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	17	34,000.00	1	2,000.00
Losses and claims on policies or certificates incurred during year 1896.....	244	488,000 00	87	174,000 00
Total.....	261	\$ 522,000.00	88	\$ 176,000 00
Losses and claims on policies or certificates paid during the year 1896.....	233	468,000.00	82	164,000 00
Policies or certificates terminated by death during 1896.....	244	488,000.00	87	174,000.00
Policies or certificates terminated by cancellation during 1896.....	43	86,000.00	16	32,000 00
Policies or certificates terminated by lapse during 1896.....	2,512	5,024,000.00	596	1,192,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. The face value of certificates is secured by deposit with the state insurance department, and the amount due is provided for by an assessment on the members levied pro rata upon the guarantee fund of the association.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For no other purpose whatever.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied by a percentage on the guarantee deposit of the member, which is \$1 for each year of age at entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two million, two hundred and twenty-three thousand four hundred and ninety-two dollars and seventy-four cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee fund of \$1,612,793 created by deposits at entrance for the purpose of securing persistent membership, and a surplus fund of

\$310,700.74 created from interest collected and forfeiture of guarantee deposits of lapsed members, the latter for the purpose of paying losses incurred in excess of a rate of ten deaths per annum per thousand members; \$1,497,700.90 is deposited with the auditor of state of Iowa; a deposit of \$1,000 has been made with the Missouri insurance department, all of which is pledged for the payment of claims arising under its certificates of membership. The balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by vote of members, and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No; except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. Benefit is made payable to the wife, relative, legal representative, heir or legatee of the member as authorized by the laws of the state of Iowa.

For what purpose are assessments made and under what authority?

Answer. For mortuary and expense funds by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand dollars,

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### BANKERS AND MERCHANTS' LIFE ASSOCIATION OF ILLINOIS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES W. STEVENS.

Secretary, EDWARD D. STEVENS.

[Incorporated September 21, 1893. Commenced business September 23, 1893.]

Principal office, Fort Dearborn building, Chicago, Ill.

Attorney for service of process in Iowa, O. G. McCarthy.

#### BALANCE SHEET.

Agents' ledger balances not included in 1895 report.....	\$	5,843.87
Amount of net or invested assets December 31st of previous year		19,458.73
Total.....	\$	25,302.59

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Interest on reserve fund notes.....	\$	234.61
Annual dues as per contract, without any deduction whatever..		2,485.65
Assessments: Mortuary, \$29,455.33; first year's premiums, \$77,-		
621.41; total.....		107,230.24
Medical examiner's fees paid by applicant.....		219.00
Total paid by members.....	\$	110,219.53
Interest, \$11.07; rent, \$....; total.....		41.07
Advances to agents repaid.....		None.

Cash received from all other sources.....None.  
(Assessments paid in advance, \$....)

Total income.....	\$ 110,280.60
Total net resources.....	\$ 135,563.19

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 26,286.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 26,286.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	36,797.83
Commissions paid or allowed for collecting assessments.....	419.23
Salaries of managers and agents not paid by commissions.....	2,473.31
Salaries of officers, \$4,000; other compensation of officers, \$1,298; total.....	5,298.00
Salaries and other compensation of office employees.....	2,959.17
Medical examiner's fees, whether paid direct by members or otherwise.....	4,612.00
Rent, Illinois, \$3,150; other states, \$405.52; taxes and filing state reports, \$297.23; advertising and printing, \$2,866.61; total.....	6,719.36
Advanced to officers and agents to be repaid out of future salaries and commissions.....	None.
All other items, viz:	
Stationery, \$1,077.25; traveling expenses, \$1,307.21; postage, \$1,175.23; total.....	2,559.87
Expense, \$1,242.56; legal expenses, \$67; agents' licenses, \$55; total.....	1,364.56
Furniture and fixtures, \$1,342.35; surrendered policies, \$453.66; total.....	1,796.01
(Advanced assessments applied, \$....)	
(Total expenses, \$63,971.81.)	

Total disbursements.....	\$ 92,257.31
Balance .....	\$ 42,305.85

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	\$ 10,173.60
Cash in office.....	388.13
Cash deposited in banks on emergency or reserve fund account:	
Fort Dearborn National bank.....	20,796.80
Fort Dearborn National bank—expense fund .....	9,952.23
All other deposits: Missouri Insurance department .....	1,000.00
Total net or invested assets .....	\$ 42,305.85
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	10,173.60
Total net or invested assets, less depreciation.....	\$ 32,132.25

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost—reserve fund notes .....	\$ 16,747.79
Total non-invested assets.....	\$ 16,747.79
Gross assets.....	\$ 48,880.04

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....None.  
 Borrowed money, \$ ...; interest accrued on same, \$....; total.....None.  
 Advance assessments, \$ ...; bonus or dividend obligation, \$....; total.....None.  
 All other (not including contingent mortuary).....None.  
 Total actual liabilities.....None.

Balance, net assets..... \$ 48,880.04

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 7,000.00  
 Mortuary assessments due and unpaid..... 5,000.00  
 Mortuary assessments not yet called for losses unadjusted, \$ ...; resisted, \$....; reported, \$....; total.....None.

Total due from members..... \$ 12,000.00  
 Deduct estimated cost of collection.....None.

Net amount due from members..... \$ 12,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.  
 Losses in process of adjustment (number of claims ....).....None.  
 Losses reported (number of claims, 2)..... \$ 7,000.00  
 Losses resisted (number of claims, 1; policies, 2)..... 5,000.00

Total contingent mortuary liabilities..... \$ 12,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	2,220	\$4,830,000.00	22	\$ 59,000.00
Policies or certificates written during the year 1896.....	1,610	3,391,000.00	84	142,500.00
Total.....	3,830	\$8,220,000.00	106	\$ 201,500.00
Deduct number and amount which have ceased to be in force during 1896.....	976	2,175,500.00	25	57,500.00
Total policies or certificates in force Dec. 31, 1896.....	2,854	\$6,044,500.00	81	\$ 144,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	2	5,000.00	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	20	34,000.00	None	None
Total.....	22	\$ 39,000.00	None	None
Losses and claims on policies or certificates paid during the year 1896.....	17	26,250.00	None	None
Policies or certificates terminated by death during 1896.....	20	34,000.00	None	None
Policies not taken during 1896.....	80	153,500.00	None	None
Policies or certificates terminated by lapse during 1896.....	876	1,953,000.00	25	57,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so,

state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No endowment return; guaranteed by the funds of the association and additional premiums which may be levied in case of emergency.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded on a table of mortality.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. An equation of the American experience table and assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty thousand, seven hundred and ninety-six dollars and eighty cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee the payment of policies in full; by the insured paying \$2 per thousand insurance per year for five years and such part of a regular graded premium as is not required for mortuary purposes; deposited in Fort Dearborn National bank, Chicago, Ill.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Directors elect officers annually.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, if they have an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, if the assignee has an insurable interest.

For what purpose are assessments made and under what authority?

Answer. To pay losses and claims, by authority of the policy contract.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-six thousand, three hundred and thirty-eight dollars and ninety-one cents.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### CHICAGO GUARANTY FUND LIFE SOCIETY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. C. HICKOX,

Secretary, CHARLES I. WESTERFIELD.

[Incorporated August 25, 1884. Commenced business October 27, 1884.]

Principal office, 810-825 Old Colony building, Chicago, Ill.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 216,165.43

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Guaranty, \$3,005.21; reserve, \$2,300; total .....	\$ 5,305.21
Gross amount of membership fees required or represented by application, without deductions, and premiums on new forms of policy .....	36,778.51
Annual dues as per contract, without any deduction whatever..	21,474.18
Assessments: Mortuary, \$91,531.82; expense, \$7,776.75; total.....	102,308.57
Medical examiner's fees paid by applicant.....	232.00

Total paid by members.....	\$ 166,088.43
Interest, \$3,966.18; rent, \$....; total.....	8,966.18
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.

(Assessments paid in advance, \$25,780.26.)

Total income.....	\$ 173,054.60
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Total net resources.....	\$ 391,230.03
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 100,164.36
Payments returned to holders of canceled policies.....	276.81

Total paid to members.....	\$ 100,440.17
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Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	33,894.73
Commissions paid or allowed for collecting assessments.....	2,002.37
Salaries of managers and agents not paid by commissions.....	2,413.00
Salaries of officers, \$6,932.80; other compensation of officers, \$....; total.....	6,932.80
Salaries of office employes .....	5,632.17
Medical examiner's fees, whether paid direct by members or otherwise.....	1,242.50
Rent, \$2,760; taxes, \$685.80; advertising and printing, \$2,024.99; total.....	5,470.79
Advanced to officers and agents, to be repaid out of future salaries and commissions.....	None.
All other items, viz: Legal fees and expenses, \$3,315.58; postage, \$1,081.51; traveling, \$769.11; general expense, \$623.57; furniture and fixtures, \$63.66; total.....	5,753.43

(Advanced assessments applied, included above, \$20,883.68.)  
(Total expenses, \$63,201.00.)

Total disbursements.....	\$ 163,831.86
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Balance .....	\$ 227,398.17
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## NET OR INVESTED ASSETS.

Bills receivable.....	\$ 2,104.24
Loans on mortgages (first liens) on real estate.....	5,090.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds owned absolutely.....	174,483.18
Agents' ledger balances.....	2,230.83
Cash in office.....	2,599.84
Cash deposits in banks on emergency or reserve fund account: Royal Trust company, guaranty fund, \$2,614.09; reserve fund, \$2,650.81; total.....	5,264.90

All other deposits: Royal Trust company, mortuary fund, \$18,842.23; members adv., \$14,234.81; expense fund, \$2,089.05; total. \$4,006.18

Total net or invested assets.....	\$ 227,388.17
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	2,916.82
Total net or invested assets, less depreciation.....	\$ 224,441.35

## NON-INVESTED ASSETS.

Interest due, \$120; and accrued, \$3,780.67; total .....	\$ 3,850.67
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 3,850.67
Gross assets.....	\$ 228,292.02

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2) .....	\$ 7,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$13,983.98; bonus or dividend obligations, \$....; total.....	13,983.98
All other (not including contingent mortuary), viz: Adv. insurance fund on limited payment policies .....	6,834.19
Total actual liabilities.....	\$ 27,768.17
Balance, net assets.....	\$ 200,523.85

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, reserve on unpaid claims .....	\$ 850.00
Mortuary assessments due and unpaid.....	\$ 99.61
Mortuary assessments not yet called for losses unadjusted, \$7,500; resisted, \$5,000; reported, \$....; total.....	13,500.00
Total due from members.....	\$ 13,599.61
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 13,599.61

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) .....	None.
Losses in process of adjustment (number of claims, 4).....	\$ 7,500.00
Losses reported (number of claims, ....).....	None.
Losses resisted (number of claims, 4).....	6,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 13,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	2,569	\$ 7,536,000.00
Policies or certificates written during the year 1896 .....	474	1,406,000.00
Total.....	3,043	\$ 8,945,000.00
Deduct number and amount which have ceased to be in force during 1896.....	438	1,384,000.00
Total policies or certificates in force December 31, 1896 .....	2,605	\$ 7,561,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	10	24,000.00
Losses and claims on policies or certificates incurred during year 1896.....	42	112,500.00
Total.....	52	\$ 136,500.00
Losses and claims on policies or certificates paid during year 1896..	42	116,000.00
Policies or certificates terminated by death during 1896.....	42	112,500.00
Policies or certificates terminated by lapse during 1896.....	396	1,251,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Guaranteed by surplus funds, but premiums not absolutely fixed.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For taxes, cost of collection and expenses incurred in defending the society against fraudulent claims.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowments. Some policies provide for an advance insurance fund, which is returned or used in payment of premiums.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries and mechanics'. May be levied at attained age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and eighty-four thousand, one hundred and thirty-one dollars and nine cents.

Are the directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elect officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.



Are certificates issued to persons other than the families or heirs of the member?  
Are assignments of certificates to other than such persons allowed?

Answer. Certificates are issued and can be assigned only to those having an insurable interest.

For what purpose are assessments made and under what authority?

Answer. Made to pay death losses, by authority of the executive committee.

What sum of money would an ordinary assessment produce?

Answer. Fifteen thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### CHICAGO LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. S. STULTS.

Secretary, A. H. HUMPHREY.

[Incorporated July 3, 1893. Commenced business March 7, 1896.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, F. W. Paschal.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Mortuary assessments, including total first year's expense payment on obtaining business..... \$ 5,217.63

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 5,217.63

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz: From officers, not to be repaid, \$600; guarantee notes, \$7,392; total..... 7,992.00

(Assessments paid in advance, \$.....)

Total income..... \$ 13,109.63

Total net resources..... \$ 13,109.63

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....None.

Advanced payments returned to rejected applicants.....None.

Total paid to members.....None.

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 3,028.33
Commissions paid or allowed for collecting assessments...None.	
Salaries of managers and agents not paid by commissions.None.	
Salaries and other compensation of officers.....None.	
Salaries and other compensation of office employees.....None.	
Medical examiner's fees paid by company.....	1,014.00
Rent, \$154.50; taxes, \$.....; advertising and printing, \$500; total	656.50
Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.	
All other items, viz: Postage and sundries.....	56.28
(Advanced assessments applied, \$.....)	
(Total expenses, \$4,755.11)	
Total disbursements.....	\$ 4,755.11
Balance .....	\$ 8,354.52
<b>NET OR INVESTED ASSETS.</b>	
Cost of real estate in cash, exclusive of encumbrances.....None.	
Loans on mortgages (first liens) on real estate.....None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Cost value of bonds and stocks owned absolutely.....None.	
Agents' ledger balances.....None.	
Cash in office .....	None.
Cash deposits in banks on emergency or reserve fund account:	
Guarantee reserve notes on members in good standing.....	\$ 7,392.00
All other deposits, Peoples Savings bank, Des Moines: Mortuary, \$777.65; future insurance fund, \$181.97; total .....	962.52
Total net or invested assets.....	\$ 8,354.52
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 8,354.52
<b>NON-INVESTED ASSETS.</b>	
Interest due and accrued.....None.	
Rents due and accrued.....None.	
Market value of real estate over cost and encumbrances.....None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets .....	None.
Gross assets.....	\$ 8,354.52
<b>LIABILITIES.</b>	
Losses adjusted, due and unpaid (number of claims.....).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money and interest accrued on same.....None.	
Advance assessments, bonus or dividend obligations.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....None.	
Balance, net assets.....	\$ 8,354.52
<b>CONTINGENT MORTUARY ASSETS (OR RESOURCES).</b>	
Mortuary assessments called and not yet due, deferred premiums, including total first year's expense payment on securing business.....	\$ 3,474.43
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....None.	
Total due from members.....	\$ 3,474.43
Deduct estimated cost of collection.....	50.00
Net amount due from members.....	\$ 3,424.43

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....).....None.  
 Losses in process of adjustment (number of claims....).....None.  
 Losses reported (number of claims....).....None.  
 Losses resisted (number of claims....).....None.  
 All other contingent liabilities.....None.  
 Total contingent mortuary liabilities.....None.

## EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	None	None	None	None
Policies or certificates written during the year 1896.....	320	\$ 579,500.00	320	\$ 579,500 00
Total.....	320	\$ 579,500.00	320	\$ 579,500 00
Deduct number and amount which have ceased to be in force during 1896.....	None	None	None	None
Total policies or certificates in force December 31, 1896.....	320	\$ 579,500.00	320	\$ 579,500 00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None	None	None
Total.....	None	None	None	None
Losses and claims on policies or certificates paid during the year 1896.....	None	None	None	None
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	None	None	None	None

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars, to be increased with the development of the association.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except for the actual cost of the collection and protection of the mortuary fund.

Does the association or company issue indowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No, except in case overpayments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on American table, modified as indicated by insurance experience. On age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Seven thousand, three hundred and ninety-two dollars.

For what purpose, how is it created and where deposited?

Answer. The guarantee reserve fund is created by taking guarantee notes on members written on the ordinary life plan, at the time of joining the association. Another portion of the reserve fund is created by appropriating one-fourth of the net premium on life distribution policies. These funds, constituting the entire reserve fund, when and as collected, are invested and deposited with the auditor of state, according to law.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. The directors are elected at such a meeting, and the officers are subsequently selected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses, expenses, and to fulfill policy contracts; under authority of the board of directors and the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, one hundred and seventy-six dollars and five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### COMMERCIAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, LE BARON J. KASSON.

Secretary, BENJAMIN G. FULLER.

[Incorporated May 19, 1896. Commenced business June 12, 1896.]

Principal office, Olapp block, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 552.45
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$200.95; expense, \$70.45; total.....	271.40
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 823.85
Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid.....	None.

Cash received from all other sources, viz: Borrowed.....	\$	210.55
(Assessments paid in advance, \$....)		
Total income.....	\$	1,084.40

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	None.
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	None.
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 552.45
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$....; other compensation of officers, \$....; total.....	None.
Salaries and other compensation of office employees.....	38 65
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$60; taxes, \$....; advertising and printing, \$159.50; total....	219.50
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Articles of incorporation, filing, etc.....	22.85
(Advanced assessments applied, \$....)	
(Total expenses, \$633.45.)	
Total disbursements.....	\$ 833.45
Balance.....	\$ 200.95

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 25.15
Cash deposits in banks on emergency or reserve fund account: Bankers Iowa State bank.....	175.80
All other deposits.....	None.
Total net or invested assets.....	\$ 200.95
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets less depreciation.....	\$ 200.95

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 200.95

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$210.55; interest accrued on same, \$....; total..	210.55
Advance assessments, \$....; bonus or dividend obligations, \$....;	
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 210.55

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$	34.60
Mortuary assessments due and unpaid.....		37.60
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....		None.
Total due from members.....	\$	72.20
Deduct estimated cost of collection.....		None.
Net amount due from members.....	\$	72.20

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....)	None.
Losses in process of adjustment (number of claims ....)	None.
Losses reported (number of claims ....)	None.
Losses resisted (number of claims ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	None	None
Policies or certificates written during the year 1896.....	270	\$ 270,000 00
Total.....	270	\$ 270,000.00
Deduct number and amount which have ceased to be in force dur- ing 1896.....	18	17,500 00
Total policies or certificates in force December 31, 1896.....	252	\$ 252,500.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during year 1896..	None	None
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	18	\$ 17,500 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The reserve is all available for current losses if needed.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Payments are graded on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Usually.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Expenses, reserve and mortuary purposes. By the authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five hundred and sixteen dollars and fifty cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### CONNECTICUT INDEMNITY ASSOCIATION,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, LEWIS A. PLATT.*

*Secretary, JOHN B. DOHERTY.*

[Incorporated April, 1887. Commenced business October, 1883.]

Principal office, Waterbury, Conn., 48 East Main street.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 181,491.68

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.. \$ 65,553.00

Assessments: Mortuary, \$38,510.55; expense, \$82,943.33; total.... 170,553.88

Medical examiner's fees paid by applicant, none; dividend deduction... 3,778.00

Total paid by members..... \$ 239,879.88

Interest, \$7,001.93; rent, \$230.60; total..... 7,232.53

Advances to agents repaid..... 2,014.50

Cash received from all other sources, viz.: bills receivable,

\$6,043.78; payments on stock, \$13,070.63; sundries, \$5,185.81; total 24,300.21

Company's stock, \$3,001; secured note, \$2,000; total..... 5,001.00

(Assessments paid in advance, \$....)

Total income..... \$ 279,428.12

Total net resources..... \$ 410,919.80

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims: Death \$70,478.70; accidents, \$1,748.40; total..	\$ 72,227.10
Legal and claim expense, mortuary.....	6,971.71
Payments returned.....	4,804.69
Cash values.....	3,171.57
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	101,179.61
Commissions paid or allowed for collecting assessments.....	2,834.01
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers .....	6,887.23
Salaries and other compensation of office employees.....	4,947.00
Medical examiner's fees, whether paid direct by members or otherwise.....	9,131.00
Rent, \$2,807.51; taxes, \$1,883.34; advertising and printing, \$4,591.91; total.....	9,281.76
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	12,948.70
All other items, viz.: Agency expense, \$5,536.78; commission on contracts and plan, \$8,507.10; office furniture, \$448.72; legal expenses, \$731.75; interest returned, \$120.00; general expenses, \$3,237.27; postage, \$834.73; sundries, \$376.48; total.....	20,143.78
(Advanced assessments applied, none.)	
(Total expenses, \$167,353.12.)	
Total disbursements.....	\$ 254,527.19
Balance .....	\$ 156,392.61

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 86,475.73
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	27,065.64
Cost value of bonds and stocks owned absolutely.....	23,850.00
Agents' ledger balances.....	None.
Cash in office.....	5,009.90
Cash deposits in banks on emergency or reserve fund account; Manufacturers National, \$953.78; Waterbury National, \$20.60; total.....	874.38
All other deposits: Mutual National, Troy, N. Y.....	1,200.00
Waterbury National, \$37.65; Fourth National, \$3,776.65; Manufacturers National, \$3,062.66; total .....	5,896.96
Total net or invested assets.....	\$ 156,392.61
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 156,392.61

## NON-INVESTED ASSETS.

Interest due, \$....; accrued, \$15,603.24; personal accounts, \$3,309.23; total.....	\$ 23,917.47
Library, \$342.10; office furniture and supplies, \$5,866.38; total....	6,108.48
Rents due, \$15.00; bills received, \$30,331.08; total.....	30,346.08
Balance of stock assessments due on demand.....	25,575.00
Market value of real estate over cost and encumbrances, agents' balances.....	39,781.12
Premium notes .....	5,432.40
Market value of bonds and stocks over cost.....	850.00
Total non-invested assets.....	\$ 132,010.55
Gross assets.....	\$ 288,403.16



## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 2,306.50
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary). .....	None.
Total actual liabilities.....	\$ 2,306.50
Balance, net assets.....	\$ 286,096.06

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 20,058.86
Mortuary assessments due and unpaid.....	24,802.94
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 44,861.80
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 44,861.80

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 16), \$11,660 paid in January, 1897.....	\$ 25,850.00
Losses in process of adjustment (number of claims ....).....	None.
Losses reported (number of claims 5); no proofs.....	8,800.00
Losses resisted (number of claims 2).....	12,200.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 46,850.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	4,781	\$10,084,555.00	5	\$ 26,800.00
Policies or certificates written during the year 1896.....	3,372	8,106,875.00	1	2,200.00
Total.....	8,153	\$18,171,430.00	6	\$ 28,500.00
Deduct number and amount which have ceased to be in force during 1896.....	2,641	7,011,800.00	3	24,200.00
Total policies or certificates in force December 31, 1896.....	5,917	\$12,013,280.00	3	\$ 4,300.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	17	39,720.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	59	99,850.00	None	None
Total.....	76	\$ 139,600.00	None	None
Losses and claims on policies or certificates paid during the year 1896.....	50	70,478.70	None	None
Policies or certificates terminated by death during 1896.....	59	99,850.00	None	None
Policies or certificates terminated by lapse during 1896.....	2,582	6,911,950.00	3	\$ 24,200.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Claim expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. In some states. Addition to life rates.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty thousand dollars.

For what purpose, how is it created and where deposited?

Answer. In lieu of a reserve. By subscription of stockholders.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, as interest may appear.

For what purpose are assessments made and under what authority?

Answer. Assessments regular in advance.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifty thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### COUNCIL BLUFFS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, S. B. WADSWORTH.

Secretary, W. J. JAMESON.

[Incorporated June 29, 1895. Commenced business July 15, 1896.]

Principal office, Council Bluffs, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 2,168.13

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.	\$ 773.09
Annual dues as per contract, without any deduction whatever	None.
Assessments: Mortuary, \$790.20; expense, \$838.69; total.	1,618.89
Medical examiner's fees paid by applicant.	None.
Total paid by members	\$ 2,391.98
Interest, \$ ...; rent, \$ ...; total.	None.
Advances to agents repaid.	None.
Cash received from all other sources, viz: Advanced.	2,587.03
Premium notes	723 03
(Assessments paid in advance, \$....)	
Total income.	\$ 5,702.06
Total net resources	\$ 7,870.21

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.	None.
Advanced payments returned to rejected applicants.	None.
Total paid to members	None.
Commission and fees retained by or paid or allowed to agents on account of fees and dues.	\$ 791.61
Commissions paid or allowed for collecting assessments.	18.85
Salaries of managers and agents not paid by commissions.	None.
Salaries of officers, \$....; other compensation of officers, \$....; total.	None.
Attorney's fees	8.68
Salaries and other compensation of office employees.	188.10
Medical examiner's fees, whether paid direct by members or otherwise	55.18
Rent, \$185; taxes, \$....; advertising and printing, \$90 98; total.	275 98
Advanced to officers and agents to be repaid out of future salaries or commissions.	None.
All other items, viz: Interest.	141.57
Postage, \$65.17; express, \$1.81; state expenses, \$17; total.	88.98
Travelling expense	81.40
Agents' expense	1,993.42
(Advanced assessments applied, \$....)	
(Total expenses, \$....)	
Total disbursements	\$ 3,685.77
Balance	\$ 4,234.44

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances	None.
Loans on mortgages (first liens) on real estate	\$ 800.00
Loans secured by pledge of bonds, stocks or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely.	None.
Agents' ledger balances	2,421.36
Cash in office	290 00
Premium notes	723 06
All other deposits.	None.
Total net or invested assets	\$ 4,234.44
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.	None.
Total net or invested assets, less depreciation.	\$ 4,234.44

# IOWA INSURANCE REPORT.

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## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets .....	None.
Gross assets.....	\$ 4,234.44

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus and dividend obligations, \$....; total .....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 4,234.44

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 1,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 1,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 1,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....)	None.
Losses in process of adjustment (number of claims ....)	None.
Losses reported (number of claims ....)	None.
Losses resisted (number of claims ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	259	\$ 259,000.00
Policies or certificates written during the year 1896.....	283	283,000.00
Total .....	543	\$ 542,000.00
Deduct number and amount which have ceased to be in force during 1896.....	261	261,000.00
Total policies or certificates in force December 31, 1896.....	281	\$ 281,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None
Total .....	None	None
Losses and claims on policies or certificates paid during year 1896.....	None	None
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	261	\$ 261,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience and actuaries' tables combined, loaded 108 per cent; on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how is it created and where deposited?

Answer. For paying death losses.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses and administering affairs of association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### COVENANT MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGGREN.

Secretary, W. H. SMOLLINGER.

[Incorporated January 9, 1877. Commenced business January 9, 1877.]

Principal office, Galesburg, Illinois.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 747,959 39

## INCOME DURING YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions.....	None.
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$1,237,851.67; expense, \$319,766.69; advance deposits, \$23,002.11; reserve fund, \$12,451.70; deposit fund, \$1,102.94; total.....	\$1,593,173 11
Medical examiners' fees paid by applicant .....	None.
Total paid by members.....	\$1,593,173.11
Interest, \$35,343 83; rent, \$2,936.17; total.....	28,309 00
Advances to agents repaid.....	None.
Cash received from all other sources .....	None.
(Assessments paid in advance, \$23,873.15.)	

Total income .....	\$1,622,484 11
Total net resources .....	\$2,871,443.50

## DISBURSEMENTS DURING 1896.

Losses and claims.....	\$1,231,096.26
Advance payments returned to rejected applicants, \$.....;	
advance deposits, \$23,873 15; surrender certificates, \$1,223.29;	
dividends, \$1,620.14; total.....	26,716.58

Total paid to members .....	\$1,257,814.84
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	174,401.15
Commissions paid or allowed for collecting assessments...None.	
Salaries of managers and agents not paid by commissions.....	10,427.98
Salaries of officers, \$22,635; other compensation of officers, none.	22,825.00
Salaries and other compensation of office employees.....	33,150.74
Medical examiners' fees, whether paid direct by members or otherwise .....	28,010.25
Rent, \$11,236.18; taxes, fees, etc., \$5,593 69; advertising and printing, \$6,729.09; total .....	23,588.96

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz.:

Contingent expenses.....	\$ 3,247.14
Postage, express and exchange.....	11,183.51
Traveling expenses.....	6,739 85
Directors and auditor's expenses.....	4,986.86
Legal expenses.....	4,340.10
Furniture and fixtures .....	956.45
Type and printing material.....	303.23
Sundry expenses .....	970.83

Total .....	\$ 32,677.47
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(Advance assessments applied, \$23,873.15.)

(Total expenses, \$320,081 55.)

Total disbursements .....	\$1,577,896.39
Balance .....	\$ 293,547.11

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 85,000.00
Loans on mortgages (first liens) on real estate .....	20,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely .....	469,835.18

Agents' ledger balances secured .....	\$ 93,118.81	
Cash in office .....	17,662.76	
Cash deposits in banks on emergency or reserve fund account .....	None.	
All other deposits: First National bank, Galesburg, Ill., \$103,766.42; The Molsons bank, Toronto, Ont., \$2,143.94; total.....	107,910.36	
Total net or invested assets .....	\$ 793,547.11	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured (United States 4 per cent bonds) ....	46,644.62	
Total net or invested assets, less depreciation .....		\$ 747,002.49

## NON-INVESTED ASSETS.

Interest due and accrued, \$4,708.32; rents due and accrued, \$386.20; total .....	\$ 5,594.52	
Postage stamps, \$787.62; furniture and fixtures, \$9,755.93; books, blanks and stationery, \$750; total .....	11,273.54	
Printing machinery, type, galleys, etc., \$7,229.48; medical, law and insurance books, \$3,051.21; total .....	10,280.69	
Market value of bonds and stocks over cost .....	8,413.21	
Total non-invested assets .....		\$ 30,561.96
Gross assets .....		\$ 777,564.45

## LIABILITIES.

Losses adjusted, due and unpaid .....	None.	
Taxes due and accrued .....	None.	
Salaries, rents and office expenses due and accrued .....	None.	
Borrowed money and interest accrued on same .....	None.	
Advance assessments, \$8,734.69; bonus or dividend obligations, none .....	\$ 8,734.69	
All other (not including contingent mortuary), viz.: Deposit fund for limited payment policies .....	1,102.94	
Total actual liabilities .....		\$ 9,837.63
Balance, net assets .....		\$ 767,726.82

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, for losses paid prior to December 31, 1896 .....	\$ 290,886.00	
Mortuary assessments due and unpaid .....	None.	
Mortuary assessments not yet called for losses adjusted and unadjusted, \$377,285; resisted, \$38,250; reported, \$50,750; total..	466,285.00	
Total due from members .....	\$ 757,171.00	
Deduct estimated cost of collection .....	None.	
Net amount due from members .....		\$ 757,171.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 18) .....	\$ 44,125.00	
Losses in process of adjustment (number of claims, 147) .....	333,160.00	
Losses reported (number of claims, 18) .....	50,750.00	
Losses resisted (number of claims, 13) .....	38,250.00	
All other contingent liabilities .....	None.	
Total contingent mortuary liabilities .....		\$ 466,285.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	44,255	\$ 92,810,750	2,483	\$ 5,487,875
Policies or certificates written during the year 1896.....	9,250	14,216,125	224	391,750
Total.....	53,505	\$ 107,026,875	2,706	\$ 5,879,625
Deduct number and amount which have ceased to be in force during 1896.....	11,193	19,606,500	436	847,500
Total policies or certificates in force December 31, 1896.....	42,312	\$ 87,420,375	2,270	\$ 5,032,125
Losses and claims on policies or certificates unpaid December 31, 1895.....	206	444,910	9	18,250
Losses and claims on policies or certificates incurred during 1896.....	565	1,308,875	41	117,625
Total.....	771	\$ 1,753,785	50	\$ 135,875
Losses and claims on policies or certificates paid during the year 1896.....	577	1,287,500	44	118,875
Policies or certificates terminated by death during 1896.....	565	1,308,875	41	117,625
Policies or certificates terminated by sur- render during 1896.....	420	890,250	3	4,125
Policies or certificates reduced in amount dur- ing 1896.....		447,250		23,500
Policies or certificates terminated by lapse during 1896.....	10,208	17,030,125	374	643,625
Deductions by removals.....	None	None	18	53,625

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on actuaries' experience table, according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred and fifteen thousand, four hundred and sixty-two dollars and fifty-one cents.

For what purpose, how is it created and where deposited?

Answer. For payment of death losses in the event of excessive mortality, invested in United States 4 per cent registered bonds, the above amount being the par value



thereof, and in bond and mortgage loans; \$215,462.51 being deposited in the First National bank, and \$100,000 with the superintendent of insurance of the state of Illinois.

Are the officers and directors elected at an annual meeting of members?

Answer. Directors elected by the members; officers elected by directors.

Is a medical examination required?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirty-six thousand, three hundred and ten dollars and fourteen cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### DES MOINES LIFE ASSOCIATION,

Organised under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, C. E. RAWSON.*

*Secretary, L. C. RAWSON.*

[Incorporated July 31, 1885. Commenced business August 15, 1885.]

Principal office, corner Eighth and Walnut streets, Des Moines, Iowa.

Attorneys for service of process in Iowa, Cummins, Hewitt & Wright.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 277,644.75

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$145,240.57; expense, \$93,187.25; total.... \$ 238,377.82

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 238,377.82

Interest, \$10,468.34; rent, \$.....; total..... 10,468.34

Advances to agents repaid... 1,654.26

Cash received from all other sources, viz: Guarantee notes taken, \$26,139; unapplied premiums, \$1,061.58; total..... 27,200.58

(Assessments paid in advance \$.....)

Total income ..... \$ 267,121.00

Total net resources..... \$ 544,765.75

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 139,712.00

Advanced payments returned, \$165.66; guarantee notes returned, \$588; total..... 753.66

Total paid to members..... \$ 140,465.66

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 52,216.71
Salaries of managers and agents not paid by commission.....	4,000.00
Salaries of officers, \$7,000; other compensation of officers, \$176.91; total .....	7,176.91
Salaries and other compensation of office employees.....	8,281.13
Medical examiner's fees paid direct by home office.....	1,140.79
Rent, \$1,342.50; light, \$40.83; taxes, \$6.63; advertising, \$1,766.85; printing, \$2,182.44; total.....	5,341.75
Advanced to agents, to be repaid out of future salaries or commissions.....	490.93
All other items, viz: Furniture and fixtures, \$71.87; attorney's fees, \$389.99; blank books, \$91.10; traveling expenses, \$1,201.01; collection and exchange, \$2.25; state fees, \$947.29; insurance, \$10; postage, \$2,234.83; court fees, \$247.15; express, \$106.94; telegrams, \$107.19; U. P. association, \$120; national convention, \$95; inspection, \$1,367.64; sundries, \$397.27; total.....	7,366.52
(Advanced assessments applied, \$.....)	
(Total expenses, \$86,004.74.)	

Total disbursements .....	\$ 226,470.40
Balance .....	\$ 318,295.35

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None
Loans on mortgages (first liens) on real estate.....	\$ 88,424.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	2,000.00
City certificates: Des Moines, Iowa, \$46,922.19; Cedar Rapids, Iowa, \$16,567.01; total .....	63,489.20
Agents' ledger balances.....	1,311.59
Cash in office .....	1,965.74
Cash deposits in banks on emergency or reserve fund account: Marion County National bank, \$3,406.41; Central State bank, \$707.08; with Missouri state department, \$1,000; total .....	5,126.49
All other deposits: Incomplete loans, \$2,129.41; guarantee notes, \$152,822.92; total.....	155,968.33
Total net or invested assets .....	\$ 318,295.35
Deduct depreciation for guarantee notes canceled and charged off on lapsed policies .....	94,649.92
Total net or invested assets, less depreciation .....	\$ 223,645.43

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Furniture and fixtures .....	\$ 1,824.50
Market value of bonds and stocks over cost.....	None
Total non-invested assets.....	\$ 1,824.50
Gross assets .....	\$ 225,469.93

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued .....	None.
Salaries, rent and office expenses due and accrued .....	None.
Borrowed money and interest accrued on same. ....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All others (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 225,469.93

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....None.  
 Mortuary assessments due and unpaid.....None.  
 Mortuary assessments not yet called for losses adjusted, \$......;  
     resisted, \$......; reported, \$......; total.....None.  
 Total due from members .....None.  
 Deduct estimated cost of collection.....None.  
 Net amount due from members.....None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....).....None.  
 Losses in process of adjustment (number of claims, 9)..... \$ 20,000.00  
 Losses reported (number of claims.....).....None.  
 Losses resisted (number of claims, 6)..... 13,000 00  
 All other contingent liabilities .....None.

Total contingent mortuary liabilities..... \$ 33,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 ..	10,980	\$14,015,000.00	6,449	\$ 7,878,000 00
Policies or certificates renewed and transferred during 1896.....	67	110,000 00	37	55,000 00
Policies or certificates written during the year 1896.....	2,472	3,553,500.00	643	852,500 00
Total.....	13,519	\$17,678,500.00	7,129	\$ 8,785,500.00
Deduct number and amount which have ceased to be in force during 1896.....	3,277	4,452,500 00	1,145	1,497,500.00
Total policies or certificates in force December 31, 1896.....	10,242	\$13,226,000.00	5,914	\$ 7,298,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	18	22,000.00	15	27,000.00
Losses and claims on policies or certificates incurred during year 1896.....	88	135,500.00	46	71,500 00
Total.....	106	\$ 157,500.00	61	\$ 98,500.00
Losses and claims on policies or certificates paid during the year 1896.....	91	134,500.00	53	84,500 00
Claims for total disability.....	3	4,400 00		
Policies or certificates terminated by death during 1896.....	88	125,500.00	46	71,500 00
Policies or certificates terminated by cancellation and transferred.....	68	93,100 00	34	51,000.00
Policies or certificates terminated by lapse during 1896.....	3,121	4,314,500 00	1,065	1,365,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as full payment of policy is guaranteed by the reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty per cent of the mortuary collection is deposited with the auditor of state as a part of the reserve fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience table; amount according to age at time of joining.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and fifty-four thousand, nine hundred and twenty-three dollars and twenty cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses in excess of our schedule of rates; is created from 20 per cent of the mortuary collections and the accumulation on guarantee, and is deposited with state department.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; the directors are elected by the members, the officers by the directors.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Quarterly, semi-annual and annual calls are made, which include expense and mortuary moneys, and are made by authority of the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirty-six thousand, three hundred and ten dollars and fourteen cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ECONOMIC LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, **WALTER I. HAYES.**

Secretary, **FRANK THORNBURG.**

[Incorporated October, 1891. Commenced business November, 1891.]

Principal office, Clinton, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 21,602.97

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever .....	None.	
Assessments: Mortuary, \$8,890.06; expense, \$19,711.96; total.....	\$ 28,551.02	
Medical examiner's fees paid by applicant.....	None.	
Total paid by members.....	\$ 28,551.02	
Interest, \$....; rent, \$....; total.....	None.	
Advances to agents repaid.....	None.	
Cash received from all other sources, viz: Guaranty deposit...	70 00	
Notes taken.....	6,209.04	
(Assessments paid in advance, \$....)		
Total income.....	\$ 34,830.06	
Total net resources.....	\$ 56,523.03	

## DISBURSEMENTS DURING THE YEAR 1876.

Losses and claims.....	\$ 2,500.00	
Advanced payments returned to rejected applicants:		
Returned guaranty deposit—notes .....	372.70	
Returned guaranty deposit—cash.....	285 85	
Total paid to members.....	\$ 3,158.55	
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	16,961.65	
Commissions paid or allowed for collecting assessments.....	207.50	
Salaries of managers and agents not paid by commissions.....	1,190.97	
Salaries of officers, \$661.53; other compensation of officers, \$....; total.....	661.53	
Salaries and other compensation of office employes, \$547; policy writing, \$114.16; total.....	661.16	
Medical examiner's fees, whether paid direct by members or otherwise.....	2,783.06	
Rents, \$325; taxes, \$....; advertising and printing, \$1,014.26; total	1,339.28	
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.	
All other items, viz: State licenses and agents' commissions, \$125.12; return premiums, \$30.20; postage, \$258 20; sundries, \$249.88; traveling expenses, \$1,211.34; telegrams, \$174.51; express, \$15.80; total.....	2,075.05	
(Advance assessments applied, \$....)		
(Total expenses, \$25,759.20.)		
Total disbursements.....	\$ 28,917.75	
Balance .....	\$ 27,605.28	

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.	
Loans on mortgages (first liens) on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.	
Cost value of bonds and stocks owned absolutely .....	None.	
Agents' ledger balances, secured.....	\$ 3,723.48	
Cash in office.....	1,832.89	
Cash deposits in banks on emergency or reserve fund account:		
Clinton National bank .....	1,586 80	
City National bank.....	1,076.83	
Premium and guaranty notes.....	19,285.73	
Total net or invested assets.....	\$ 27,605.28	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	2,682.07	
Total net or invested assets, less depreciation.....	\$ 24,923.21	

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

Gross assets..... \$ 24,922.21

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 24,922.21

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$2,000; reported, \$....; total.....	\$ 2,000.00
Total due from members.....	\$ 2,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 2,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....)	None.
Losses in process of adjustment (number of claims ....)	None.
Losses reported (number of claims ....)	None.
Losses resisted (number of claims, 2).....	\$ 2,000.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 2,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	1,410	\$1,410,000.00	1,410	\$ 1,410,000.00
Policies or certificates written during the year 1896.....	1,670	1,670,000.00	1,646	1,646,000 00
Total.....	3,080	\$3,080,000.00	3,056	\$ 3,056,000.00
Deduct number and amount which have ceased to be in force during 1896.....	674	674,000.00	674	674,000.00
Total policies or certificates in force Dec. 31, 1896.....	2,406	\$2,406,000.00	2,382	\$ 2,382,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	5	5,000.00	5	5,000 00
Total.....	5	\$ 5,000.00	5	\$ 5,000.00
Losses and claims on policies or certificates paid during the year 1896.....	3	3,000.00	3	3,000 00
Policies or certificates terminated by death during 1896.....	5	5,000.00	5	5,000 00
Policies or certificates terminated by surrender during 1896.....	7	7,000.00	7	7,000.00
Policies or certificates terminated by lapse during 1896.....	664	664,000 00	664	664,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three certificates of \$1,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as the full payment of policies is guaranteed by the reserve and mortuary funds.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three thousand, one hundred and seventy-five dollars and thirteen cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full; created by loading mortuary rates 25 per cent.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members; officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Annual, semi-annual and quarterly; made to include mortuary reserve and expense, made by authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, four hundred and seventy-seven dollars and seventy cents on each \$1,000 certificate.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## EQUITABLE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. W. HARBIN.

Secretary, F. H. LORING.

Assistant Secretary, L. B. MESSLER.

[Incorporated November 17, 1881. Commenced business March 14, 1882.]

Principal office, Waterloo, Iowa.

Attorneys for service of process in Iowa, Boies & Boies.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 41,166.39
Amount to correct assets December 31st of previous year.....	614.11
Total .....	\$ 41,780.50

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 14,646.38
Annual dues as per contract, without any deduction whatever..	9,443.12
Assessments: Mortuary, \$99,009.46; expense, \$10,679.08; total.....	109,688.54
Medical examiner's fees paid by applicant.....	1,511.65

Total paid by members.....	\$ 135,107.69
Interest, \$726.31; rent, \$1,102.50; total.....	1,828.81
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Assignments, \$9.50; office building, \$25,500.79; total. ....	25,510.29
(Assessments paid in advance, \$22.60.)	

Total income.....	\$ 162,446.79
Total net resources .....	\$ 204,227.29

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 92,611.87
Surrender value paid .....	5,751.37

Total paid to members.....	\$ 98,363.04
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	13,927.21
Commissions paid or allowed for collecting assessments.....	2,643.61
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers, \$7,840.57; other compensation of officers, \$.....; total.....	7,840.57
Salaries and other compensation of office employees.....	3,993.41



Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 1,399.15
Rent, \$26.50; taxes, \$173.70; advertising and printing, \$2,668.75; total.....	2,878.95
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Fuel and lights, \$40.80; express, \$120.54; furniture and fixtures, \$163.44; stationery, \$356.05; building expense, \$318.16; postage, \$1,047.36; traveling expenses, \$3,196.15; legal fees, \$961.82; office expense, \$237.51; insurance, \$95.35; telegrams, \$115.93; interest, \$249.22; total.....	6,812.23
(Advanced assessments applied, \$22.60.)	
(Total expenses, \$39,497.33.)	

Total disbursements.....	\$ 127,990.27
Balance .....	\$ 66,867.02

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ *38,919.68
Loans on mortgages (first liens) on real estate.....	5,300.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely.....	4,600.00
Agent's ledger balances.....	11,181.43
Cash in office.....	1,424.67
Cash deposits in banks on emergency or reserve fund account:	
First National bank, Waterloo, Iowa .....	2,825.12
All other deposits: Oskaloosa National bank, \$1,106.12; insurance department, Missouri, \$1,000; total.....	2,106.12
Total net or invested assets.....	\$ 66,367.02
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	8,500.00
Total net or invested assets, less depreciation.....	\$ 57,867.02

## NON-INVESTED ASSETS.

Interest due, \$16; accrued, \$197; total.....	\$ 213.00
Rents due, \$.....; accrued, \$45; total.....	45.00
Market value of real estate over cost and encumbrances .....	5,618.68
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 5,876.68
Gross assets.....	\$ 63,743.70

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 6).....	\$ 14,000.00
Taxes due and accrued.....	None.
Salaries due and accrued.....	199.50
Borrowed money, \$.....; interest accrued on same, \$.....; total .....	None.
Advance assessments, \$22.60; surrender value, \$857.89; total .....	880.48
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 15,079.98
Balance, net assets .....	\$ 48,663.72

\* Of this amount \$25,500.79 is held in trust for the benefit of members of the Iowa Masons Benevolent society, as provided in the certificates and by-laws of such society.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 12,646.11
Mortuary assessments due and unpaid .....	1,015.08
Mortuary assessments not yet called for losses unadjusted, \$15,000; resisted, \$15,899; reported, \$7,750; adjusted not yet due, \$2,000; total .....	41,649.00
Total due from members.....	\$ 55,310.19
Deduct estimated cost of collection.....	1,106.90
Net amount due from members.....	\$ 54,203.99

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 3,000.00
Losses in process of adjustment (number of claims, 7) .....	15,000.00
Losses reported (number of claims, 4).....	7,750.00
Losses resisted (number of claims, 5 9-10) .....	15,899.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 41,649.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895 .....	7,676	\$8,488,122.00	1,933	\$ 2,695,275.00
Policies or certificates written during year 1896 .....	2,810	4,806,800 00	1,708	3,000,000.00
Total.....	10,486	\$12,796,922.00	3,636	\$ 5,695,275.00
Deduct number and amount which have ceased to be in force during 1896.....	2,520	2,522,842.00	581	1,312,190 00
Total policies or certificates in force December 31, 1896 .....	6,966	\$10,274,080.00	3,055	\$ 4,382,085.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	17	30,515.00	9	16,750.00
Losses and claims on policies or certificates incurred during year 1896.....	73	123,726.40	18	37,750.00
Total.....	90	\$ 154,241.40	27	\$ 54,500.00
Losses and claims on policies or certificates paid during year 1896.....	66 1-10	96,592.40	21	42,700.00
Policies or certificates terminated by death during 1896.....	73	123,726.40	18	37,750.00
Policies or certificates terminated by maturity during 1896.....	169	361,250.00	126	270,000.00
Policies or certificates terminated by lapse during 1896.....	3,278	2,037,865.60	437	1,006,440.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, on some policies. Surplus for surrender value fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

**Answer.** One form of policy. Entitled to surrender value at a given period. Surplus on such forms.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

**Answer.** Graded according to age.

Has the society an emergency or reserve fund?

**Answer.** Yes.

What is the amount thereof?

**Answer.** Forty-four thousand, three hundred and nineteen dollars and sixty-eight cents.

For what purpose, how is it created and where deposited?

**Answer.** Mortuary purposes and payment of surrender values. Mortuary reserve of 25 to 50 per cent surplus of mortuary fund. States of Iowa and Missouri, and office buildings and real estate.

Are the officers and directors elected at annual meeting of members?

**Answer.** Directors.

If not, how are they selected?

**Answer.** Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

**Answer.** Yes.

Are certificates issued to persons other than the families or heirs of the member?

**Answer.** No.

Are assignments of certificates to other than such persons allowed?

**Answer.** No.

For what purpose are assessments made and under what authority?

**Answer.** For death claims, balance for surrender and reserve fund. By-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

**Answer.** Five thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### FEDERAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President,* HENRY EGBERT.

*Secretary,* E. H. WHITCOMB.

[Incorporated March, 1882. Commenced business May, 1882.]

Principal office, Davenport, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 63,628.65

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions. .... \$ 9,554.83

Annual dues as per contract, without any deduction whatever. 13,038.01

Assessments: Mortuary, \$32,567.37; expense, \$306.10; total..... 32,873.47

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 54,466.31

## IOWA INSURANCE REPORT.

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Interest, \$3,783.60; rent, \$.....; total..... \$ 3,783 60  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz: Surety and savings  
 fund, \$1,965.64; advance fund, \$330.46; bills payable, \$350; total  
 (Assessments paid in advance, \$718.92) 2,856.10

Total income ..... \$ 61,109.01

Total net resources..... \$ 129,947.67

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims ..... \$ 34,000.00  
 Returned to members..... 2,699.22  
 Advanced payments returned to rejected applicants..... 61.93

Total paid to members..... \$ 36,761.17

Commission and fees retained by or paid or allowed to agents  
 on account of fees and dues..... 7,215.98

Commissions paid or allowed for collecting assessments..... 99.59

Salaries of managers and agents not paid by commissions ..... 6,429.46

Salaries of officers, \$2,395; other compensation of officers, \$58.40;  
 total..... 2,451.40

Salaries and other compensation of office employees. .... 1,635.00

Medical examiner's fees, whether paid direct by members or  
 otherwise..... 1,240 88

Rent, \$300; taxes, \$.....; advertising and printing, \$1,300 87; total  
 Advanced to officers and agents, to be repaid out of future sal-  
 aries or commissions.....None.  
 All other items, viz: Postage, \$318.12; attorney's fees, \$191.64;  
 traveling expenses, \$1,277.63; insurance commissioner, \$350.37;  
 national convention, \$126; bills payable, \$530; contingent  
 expenses, \$630.55; total..... 2,554.37

Accrued interest on mortgages bought and exchanged, \$365.14;  
 furniture, \$142.39; total..... 407.53

(Advanced assessments applied, \$.....)

(Total expenses, \$24,359.94.)

Total disbursements..... \$ 61,386.25

Balance..... \$ 68,561.42

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....

.....None.

Loans on mortgages (first liens) on real estate. .... \$ 65,850.00

Loans secured by pledge of bonds, stocks and other marketable  
 collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office ..... 1,606.84

Cash deposits in bank on emergency or reserve fund account:

Davenport National bank..... 1,105.08

All other deposits .....None.

Total net or invested assets ..... \$ 68,561.42

Deduct depreciation of assets to bring same to market value and  
 agents' balance unsecured .....None.

Total net or invested assets, less depreciation..... \$ 68,561.42

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$1,197.87; total..... \$ 1,197 87

Surety fund pledges ..... 5,610.00

Rents due and accrued .....None.

Furniture ..... 1,073.63

Market value of real estate over cost and encumbrances..None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets..... \$ 7,881 50

Gross assets. .... \$ 76,442.92

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$500.91; bonus or dividend obligations, \$.....; total .....	\$ 509.91
All other (not including contingent mortuary) .....	None.
Total actual liabilities.....	\$ 509.91
Balance, net assets.....	\$ 75,933.01

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 2,913.58
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted. \$.....; resisted, \$.....; reported, \$5,000; total.....	5,000.00
Total due from members.....	\$ 7,913.58
Deduct estimated cost of collection.....	791.85
Net amount due from members.....	\$ 7,122.23

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1).....	\$ 1,000.00
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims 2).....	4,000.00
Losses resisted (number of claims.....)	None.
All other contingent liabilities .....	None.
Total contingent mortuary liabilities.....	\$ 5,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	2,691	\$2,691,000.00	2,083	\$ 2,083,000.00
Policies or certificates written during the year 1896.....	504	504,000.00	294	294,000.00
Total .....	3,195	\$3,195,000.00	2,377	\$ 2,377,000.00
Deduct number and amount which have ceased to be in force during 1896.....	493	493,000.00	443	443,000.00
Total policies or certificates in force December 31, 1896.....	2,702	\$2,702,000.00	1,934	\$ 1,934,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	1	2,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	27	\$9,000.00	19	\$7,000.00
Total.....	28	\$ 41,000.00	19	\$ 27,000.00
Losses and claims on policies or certificates paid during the year 1896.....	24	34,000.00	17	25,000.00
Policies or certificates terminated by death during 1896.....	39	39,000.00	27	27,000.00
Policies or certificates terminated by sur- render during 1896.....	12	12,000.00	9	9,000.00
Policies or certificates terminated by lapse during 1896.....	442	442,000.00	407	407,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars. Three certificates on any one life present limit.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realised from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

**Answer.** No. The surety fund is created for the purpose of guaranteeing full payment of losses.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

**Answer.** Yes; cost of collection and protection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

**Answer.** No; we issue life and savings policy as defined in section 20, chapter 65, acts of the Twenty-first General Assembly.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

**Answer.** Graded. American experience table. The premiums provide for increasing cost with increasing age.

Has the society an emergency or reserve fund?

**Answer.** Yes.

What is the amount thereof?

**Answer.** Sixty-five thousand, eight hundred and fifty dollars.

For what purpose, how is it created and where deposited?

**Answer.** To secure policy contracts. Created by payment of 1 per cent of amount insured, and mortality savings. Deposited with auditor of state.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

**Answer.** Directors by the members; officers by directors.

Is a medical examination required before issuing a certificate to applicants?

**Answer.** Yes.

Are certificates issued to persons other than the families or heirs of the member?

**Answer.** No.

Are assignments of certificates to other than such persons allowed?

**Answer.** Life and savings fund policies, yes.

For what purpose are assessments made and under what authority?

**Answer.** To meet death losses, expenses and fulfill policy contracts. Under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

**Answer.** Three thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

**President, L. G. FOUSE.**

**Secretary, W. S. CAMPBELL.**

[Incorporated December 2, 1878. Commenced business January 1, 1879.]

Principal office, Philadelphia, Penn.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$1,317,896.14

## INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions, including total first year's expense payment on all new policies..... \$ 285,719 98  
 Annual dues as per contract, without any deduction whatever. 361,296.73  
 Assessments: Mortuary, \$873,023 91; expense, \$9,570.21; total..... 881,597.12  
 Medical examiner's fees paid by applicant..... 3,209.03

Total paid by members.....\$1,511,822.85  
 Interest, \$53,732.49; rent, \$3,640.05; total..... 57,372.54  
 Advances to agents repaid .....None.  
 Cash received from all other sources, viz.: Fees for changing policies..... 355.50  
 (Assessments paid in advance, \$....)

Total income..... \$1,569,550.89

Total net resources..... \$2,897,447.08

## DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims..... \$ 540,461.58  
 Advanced payments returned to rejected applicants, members and expenses incident thereto..... 58,598.77

Total paid to members..... \$ 599,060.30

Commissions and fees retained by or paid or allowed to agents on account of fees and dues ..... 306,903.78

Commissions paid or allowed for collecting assessments..... 9,570.21

Salaries of managers and agents not paid by commissions..... 49,034.07

Salaries and other compensation of officers..... 28,129.68

Salaries and other compensation of office employees..... 57,457.74

Medical examiner's fees, whether paid direct by members or otherwise..... 39,704.41

Rent, \$24,842.79; taxes, \$637.36; advertising and printing, \$48,739.70; total..... 74,500.85

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz.: State licenses, legal expenses, etc..... 11,622.76

Furniture, fixtures, janitor, fuel, expressage, telegrams, etc.... 9,634.40

Traveling expenses, postage, etc..... 43,263.64

(Advanced assessments applied, \$....)

(Total expenses, \$629,832 54.)

Total disbursements..... \$1,228,892 84

Balance ..... \$1,668,554 19

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances...\$1,018,156.56

Loans on mortgages (first liens) on real estate..... 235,798.54

Loans on policies, reserve included in liabilities..... 37,020.49

Loans secured by pledge of bonds, stocks or other marketable collaterals ..... 21,686.74

Interest bearing notes secured by liens on policies..... 53,918.43

Cost value of bonds and stocks owned absolutely..... 26,399.51

Agents' ledger balances secured ..... 254,218.77

Cash in office..... 209 43

Cash deposits in banks on emergency account: Third National bank, Philadelphia, \$3,869 96; Seventh National bank, Philadelphia, \$5,288.49; Ninth National bank, Philadelphia, \$5,113.35; Union Trust Co., \$4,883.92; total..... 21,145.72

All other deposits.....None.

Total net or invested assets.....\$1,658,554.19

Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....None.

Total net or invested assets, less depreciation..... \$1,658,554.19

## NON-INVESTED ASSETS.

Interest due, \$613.24; accrued, \$3,856.48: total.....	\$ 4,469.72
Rents due, \$....; accrued, \$....; total.....	None.
Market value of real estate over cost and encumbrances.....	35,531.90
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 40,001.62
Gross assets.....	\$1,093,585.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	\$ 69.03
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	280,141.87
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 280,210.89
Balance, net assets. ....	\$1,418,374.92

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid, specified in policies from which losses of current year will be paid.....	\$ 902,333.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Deduct estimated cost of collection .....	None.
Net amount due from members.....	\$ 902,333.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 20).....	\$ 30,500.00
Losses in process of adjustment (number of claims, 4).....	18,000.00
Losses reported (number of claims, 31).....	74,000.00
Losses resisted (number of claims, 2).....	7,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 128,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	25,339	\$59,368,343.00	357	\$ 525,500.00
Policies or certificates written during the year 1896.....	9,037	21,705,571.00	123	219,500.00
Total.....	34,376	\$81,068,914.00	480	\$ 1,045,000.00
Deduct number and amount which have ceased to be in force during 1896 .....	5,371	13,855,958.08	80	191,750.00
Total policies or certificates in force December 31, 1896 .....	29,005	\$67,412,955.92	400	\$ 853,250.00
Losses and claims on policies or certificates unpaid December 31st.....	45	122,800.00		
Nine of these claims settled at a saving of \$10,737.10.....		10,737.90		
Balance.....		\$ 112,962.10		



## EXHIBIT OF CERTIFICATES OR POLICIES—Continued.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during 1896.....	243	\$ 575,899.43	\$	\$ 5,000.00
Balance of installment policies for \$9,000, present value of which is included in actual liabilities.....		687,961.53		
Deduct amount included in actual liabilities.....		2,000 00		
Total.....	289	\$ 678,961 53		
Losses and claims on policies or certificates paid during the year 1896.....	223	540,461.53	2	2,000.00
Policies or certificates terminated by death during 1896.....	243	575,899.43	3	5,000.00
Policies or certificates terminated by lapse during 1896.....	5,128	13,080,056 65	77	186,750.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty-five thousand dollars; unless otherwise authorized by the board of directors.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; the policies are guaranteed by the contingent fund, now sufficient to pay the losses for a year, and by the assessment of premiums.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From 1 to 5 per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; except in certain cases over-payments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age.

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. By American tables modified by probable life and experienced decrement.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, three hundred and seventy-eight thousand, three hundred and forty-three dollars and thirty cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee full payment of policies and reduce insurance liability of the association; created by loading mortuary calls or collecting stipulated sums in addition to mortality element for said purpose.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors, and the officers are elected annually by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes; if the laws of the state recognize any other insurable interest.

For what purpose are assessments made and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and thirteen thousand and twenty dollars and fifty-one cents

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES NOBLE, JR.

Secretary, H. N. KINGSBURY.

[Incorporated April 12, 1887. Commenced business May 4, 1887.]

Principal office, Westfield, Mass.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,690.85

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application without deductions.....	\$ 2,500.00
Annual dues as per contract, without any deduction whatever.....	12,638.00
Assessments.....	23,046.00
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$ 38,184.00
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Reinstatements.....	5,111.00
(Assessments paid in advance, \$.....)	

Total income..... \$ 43,295.00

Total net resources..... \$ 51,985.85

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims (\$30).....	\$ 27,869.39
Advanced payments returned to members.....	50.55

Total..... \$ 27,919.94

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	5,822.25
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Commissions paid or allowed for collecting assessments... None.

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$1,280.27; other compensation of officers, \$.....; total.....	1,280.27
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Salaries and other compensation of office employees.....	1,327.50
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Medical examiner's fees, whether paid direct by members or otherwise.....	793.00
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Rent, \$112.50; taxes, \$.....; advertising and printing, \$.....; total.....	1,838.93
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Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.  
 All other items, viz: Licenses, postage, legal, incidental, etc... \$ 1,908.47  
 (Advanced assessments applied, \$.....)  
 (Total expenses, \$12,553.42.)

Total disbursements.....	0,473 36
Balance .....	11,510.49

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.... None.  
 Loans on mortgages (first liens) on real estate... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... None.  
 Agents' ledger balances..... None.  
 Cash in office ..... \$ 6,591.28  
 Cash deposits in bank on emergency or reserve fund account:  
 Westfield Savings bank, \$997.17; Woronoco Savings bank,  
 \$1,902.60; Hampden National bank, \$2,020.04; total..... 4,919.21  
 All other deposits... None.

Total net or invested assets.....	\$ 11,510.49
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Deduct depreciation of assets to bring same to market value and agents' ledger balance unsecured..... None.

Total net or invested assets, less depreciation.....	\$ 11,510.49
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## NON-INVESTED ASSETS.

Interest due and accrued ..... None.  
 Rents due and accrued..... None.  
 Market value of real estate over cost and encumbrances... None.  
 Market value of bonds and stocks over cost..... None.  
 Total non-invested assets..... None.

Gross assets.....	11,510.49
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## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)..... None.  
 Taxes due and accrued ..... None.  
 Salaries, rents and office expenses due and accrued ..... None.  
 Borrowed money, \$5,000; interest accrued on same, \$ .....; total \$ 5,000.00  
 Advance assessments and bonus or dividend obligations. None.  
 All other (not including contingent mortuary)..... None.

Total actual liabilities.....	\$ 5,000.00
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Balance, net assets.....	\$ 6,510.49
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 9,812.00  
 Mortuary assessments due and unpaid..... 3,420.00  
 Mortuary assessments not yet called..... 15,124.00

Total due from members.....	\$ 28,356.00
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Deduct estimated cost of collection ..... None.

Net amount due from members.....	\$ 28,356.00
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)..... None.  
 Losses in process of adjustment (number of claims ....)..... None.  
 Losses reported (number of accidents 2).....  
 Losses resisted (number of claims 3)..... \$ 5,337.50  
 All other contingent liabilities..... None.

Total contingent mortuary liabilities.....	\$ 5,337.50
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	4,204	\$11,352,700.00	170	\$ 412,500.00
Reinstatements during 1896.....	2,617	4,702,100 00	113	146,900.00
Policies or certificates written during the year 1896.....	500	983,100.00	20	23,450.00
Total.....	8,331	\$17,044,900.00	303	\$ 582,850.00
Deduct number and amount which have ceased to be in force during 1896.....	750	2,049,300.00	85	229,500.00
Total policies or certificates in force December 31, 1896.....	7,582	\$14,995,600.00	218	\$ 353,350.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	329	27,869 39	8	233.41
Total.....	329	\$ 27,869 39	8	\$ 233.41
Losses and claims on policies or certificates paid during the year 1896.....	329	27,869 39	8	233.41
Policies or certificates terminated by death during 1896.....				
Policies or certificates terminated by lapse during 1896.....	750	2,049,300.00	85	229,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. All pay alike under same form of certificate. Purely accident business. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Four thousand, three hundred and fifty-nine dollars and eighty-five cents.

For what purpose, how is it created and where deposited?

Answer. Purpose to pay claims. Created by assessment. Deposited with Westfield and Woronoco Savings banks, Hampden National bank, and vault.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay claims and under authority of the association's constitution, charter and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifteen thousand, two hundred and twenty-four dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### GERMAN AMERICAN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, PHILIP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July 1, 1887.]

Principal office, Odd Fellows building, corner Main and Valley streets, Burlington Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 6,330.10

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$15,000.00; expense, \$7,032.17; total..... \$ 22,122.77

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 22,122.77

Interest, \$156.07; rent, \$.....; ..... 156.07

Advances to agents repaid.....None.

Cash received from all other sources, viz.: Temporary advance by officers..... 3,362.54

(Assessments paid in advance, none.)

Total income ..... \$ 25,641.38

Total net resources ..... \$ 31,961.48

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 17,152.25

Advanced payments returned to rejected applicants..... 172.00

Total paid to members ..... \$ 17,324.25

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 3,370.86

Commissions paid or allowed for collecting assessments..... 1,233.02

Salaries of managers and agents not paid by commissions..None.

Salaries of officers, \$1,170; other compensation of officers, \$121; total .....	\$ 1,291.00
Salaries and other compensation of office employees .....	571.00
Medical examiner's fees, whether paid direct by members or otherwise .....	942.65
Rent, \$477.79; taxes, \$213.88; advertising and printing, \$487.57; total .....	1,179.24
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	None.
All other items, viz.:	
Postage exchange .....	229.17
Sundries—incidentals .....	42.84
Traveling expenses .....	99.00
(Advance assessments applied, none.)	
(Total expenses, \$8,953.78.)	
Total disbursements .....	\$ 26,278.08
Balance .....	\$ 5,683.45
<b>NET OR INVESTED ASSETS.</b>	
Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	\$ 2,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in office .....	968.35
Cash deposits in banks on emergency or reserve fund account:	
State of Missouri insurance deposit, \$1,000; First National bank, \$1,215.10; German Savings bank, \$800; total .....	2,815.10
All other deposits .....	None.
Total net or invested assets .....	\$ 5,683.45
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation .....	\$ 5,683.45
<b>NON-INVESTED ASSETS.</b>	
Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets .....	None.
Gross assets .....	\$ 5,683.45
<b>LIABILITIES.</b>	
Losses adjusted, due and unpaid .....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Borrowed money, \$3,362.54; interest accrued on same, \$.....; .....	\$ 3,362.54
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary) .....	None.
Total actual liabilities .....	\$ 3,362.54
Balance, net assets .....	\$ 2,320.91
<b>CONTINGENT MORTUARY ASSETS (OR RESOURCES).</b>	
Mortuary assessments called and not yet due: Notes for current year (estimated) .....	\$ 26,000.00
Mortuary assessments and expense element due and unpaid (estimated) .....	800.00
Mortuary assessments not yet called for losses unadjusted, resisted and reported .....	None.
Total due from members .....	\$ 26,800.00
Deduct estimated cost of collection .....	1,289.00
Net amount due from members .....	\$ 25,512.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment (number of claims, 2) .....	\$ 4,000.00
Losses reported (number of claims, 4) .....	3,000.00
Losses resisted (number of claims, 1) .....	1,000.00
All other contingent liabilities .....	None.
Total contingent mortuary liabilities .....	\$ 8,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895 .....	1,816	\$1,607,750.00	562	\$ 643,250 00
Policies or certificates written during the year 1896 .....	440	519,000.00	140	167,500.00
Total .....	2,256	\$2,126,750.00	702	\$ 810,750.00
Deduct number and amount which have ceased to be in force during 1896 .....	773	579,750.00	166	221,750.00
Total policies or certificates in force December 31, 1896 .....	1,483	\$1,547,000.00	536	\$ 589,000 00
Losses and claims on policies or certificates unpaid December 31, 1895 .....	3	3,500 00	None	None
Not reported in 1895 there was .....	6	6,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896 .....	13	16,500.00	1	1,000.00
Total .....	23	\$ 26,000.00	1	\$ 1 000 00
Losses and claims on policies or certificates paid during the year 1896 .....	15	16,616.00	4	4,000 00
Policies or certificates terminated by death during 1896 .....	13	16,500.00	1	1,000 00
Policies or certificates terminated by lapse during 1896 .....	773	579,750.00	166	221 750.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of the amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No, but the full payment of policy is guaranteed by accumulations of mortuary reserve funds.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except percentage for collecting; one-fourth set apart for reserve, the balance is used for settlement of death and disability claims.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Yes; upon the actuary tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, three hundred and eighty-four dollars and sixty-one cents.

For what purpose, how is it created and where deposited?

Answer. To provide against excessive mortality; for protection against forfeiture in case of inability to pay premiums when due; to reduce premiums after ten years of contingent membership; created by setting apart one-fourth of the net receipts of mortuary collections.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To create a mortuary fund for settlement of mortuary and disability claims; under authority of articles of incorporation and to collect the expense dues provided for in policy.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four thousand, five hundred dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### GLOBE ACCIDENT INSURANCE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. TUPPIN.

Secretary, I. S. MILLARD.

[Incorporated October 5, 1896. Commenced business October 21, 1896.]

Principal office, Marshalltown, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .... None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions ..... None.

Annual dues as per contract, without any deduction whatever. \$ 84.00

Assessments: Mortuary, \$110.24; expense, \$36.74; total ..... 146.98

Medical examiner's fees paid by applicant ..... None.

Total paid by members ..... \$ 230.98



Interest, \$....; rent, \$....; total.....None.  
 Advances to agents repaid.....None.  
 Cash received from all other sources.....None.  
 (Assessments paid in advance, none.)

Total income.....	\$	230.98
Total net resources .....	\$	230.98

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 19.14  
 Advanced payments returned to rejected applicants.....None.

Total paid to members.....	\$	19.14
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Commission and fees retained by or paid or allowed to agents on  
 account of fees and dues ..... 4.05

Commissions paid or allowed for collecting assessments ..... 3.88

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$ ...; other compensation of officers, \$....;  
 total.....None.

Salaries and other compensation of office employees.....None.

Medical examiner's fees, whether paid direct by members or  
 otherwise.....None.

Rent, \$12.50; taxes, \$....; advertising and printing, \$2.50; total.. 15.00

Advanced to officers and agents, to be paid out of future sal-  
 aries or commissions.....53.90

All other items .....None.

(Advanced assessments applied, none.)

(Total expenses, \$77.43.)

Total disbursements.....	\$	96.57
Balance.....	\$	134.41

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances  
 .....None.

Loans on mortgages (first liens) on real estate .....None.

Loans secured by pledge of bonds, stocks or other marketable  
 collaterals.....None.

Cost value of bonds and stocks owned absolutely .....None.

Agents' ledger balances.....None.

Cash in office.....\$ 50.00

Cash deposits in banks on emergency or reserve fund account  
 .....None.

All other deposits: Fidelity Savings bank.....83.73

Total net or invested assets .....	\$	134.41
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Deduct depreciation of assets to bring same to market value and  
 agent's balance unsecured .....None.

Total net or invested assets, less depreciation.....	\$	134.41
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## NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued .....None.

Market value of real estate over cost and encumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets.....None.

Gross assets.....	\$	134.41
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## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, . . .) .....None.

Taxes due and accrued.....None.

Salaries rents and office expenses due and accrued.....None.

Borrowed money, \$....; interest accrued on same, \$....; total.....None.

Advance assessments, \$....; bonus or dividend obligations, \$....; total  
 .....None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....None.

Balance, net assets.....	\$	134.41
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$ ....; reported, \$....; total.....	None.
Total due from members .....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	None	None
Policies or certificates written during the year 1896.....	400	\$ 908,460.00
Total .....	400	\$ 908,460.00
Deduct number and amount which have ceased to be in force during 1896.....	130	264,100.00
Total policies or certificates in force December 31, 1896.....	270	\$ 654,360.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	2	19.14
Total .....	2	\$ 19.14
Losses and claims on policies or certificates paid during the year 1896.....	2	19.14
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	.....	.....

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars in case of accidental death and \$25 per week indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums charged from 16 to 60.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Mortuary, indemnity and expense fund; by order of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five hundred and sixteen dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. B. PARKER.

Secretary, STEPHEN BALL.

[Incorporated May, 1866. Commenced business of life insurance April, 1867.]

Principal office, 230 Asylum street, Hartford, Conn.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,605,582.05

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions. .... \$ 92,458 00

Annual dues as per contract, without any deduction whatever.. 261,248.59

Assessments: Mortuary, \$1,866,974.41; expense, \$46,728.82; safety fund, \$38,823 07, total..... 1,452,526 30

Medical examiner's fees paid by applicant, \$21,053.50; advance payments, \$8,446 46; total..... 29,500.05

Total paid by members..... \$1,835,732 91

Interest, \$58,704.81; rent, \$ .....; total..... 58,704 81

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$8,446 46 )

Total income ..... \$1,894,437.75

Total net resources..... \$3,500,019.80

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$1,351,877.37

Advance payments applied, \$7,807.49; safety funds dividends applied, \$88,384.54; seven year dividends applied, \$2,772.75;

total..... 96,964 78

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 166,181.50
Commissions paid or allowed for collecting assessments...None.	
Salaries of managers and agents not paid by commissions.....	7,900.00
Salaries of officers, \$20,500; other compensation of officers, \$.....; total.....	20,500.00
Salaries and other compensation of office employees.....	44,553.77
Medical examiner's fees, whether paid direct by members or otherwise.....	24,157.31
Rent, \$3,664.03; taxes, \$21,458.95; advertising and printing, \$2,099.03; total.....	28,223.00
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Office expenses, \$1,120.26; postage, \$9,913.84; law and investigation, \$4,439.80; traveling expenses, \$3,914.62; total.....	19,388.52
Stockholders' dividends.....	20,000.00
Transferred to stock department on account of dues.....	88,468.07
(Advanced assessments applied, \$7,807.49 )	
(Total expenses, \$320,743.10.)	
Total disbursements.....	\$1,880,053.33
Balance.....	\$1,619,966.48
<b>NET OR INVESTED ASSETS.</b>	
Cost value of real estate in cash, exclusive of encumbrances....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	\$ 27,000.00
Cost value of bonds and stocks owned absolutely.....	242,793.93
Agents' ledger balances.....	None.
Cash in office.....	2,059.85
Cash deposits in bank on emergency or reserve fund account: Principal sum of the investments and cash deposited in trust with Security Company of Hartford, Conn., as a safety fund.....	1,180,857.21
All other deposits: First National bank, \$97,000; Farmers and Mechanics bank, \$35,656.89; Geo. P. Bissell & Co., \$139.60; Nevada National bank, \$4,400; total.....	167,235.49
Total net or invested assets.....	\$1,619,966.48
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	24,240.88
Total net or invested assets, less depreciation.....	\$1,595,725.60
<b>NON-INVESTED ASSETS.</b>	
Interest due, \$.....; accrued, \$4,516; total.....	\$ 4,516.00
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 4,516.00
Gross assets.....	\$1,600,241.60
<b>LIABILITIES.</b>	
Losses adjusted, due and unpaid.....	\$ 250.00
Taxes due and accrued.....	90.33
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments \$4,066.12; bonus or dividend obligations, \$.....; total.....	4,066.12
All other (not including contingent mortuary), viz: Mortality fund and reserve, \$113,555.69; accumulated safety fund on deposit, \$1,180,857.21; total.....	1,294,412.90
Total actual liabilities.....	\$1,298,519.34
Balance, net assets.....	\$ 301,422.26

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 218,000.00
Mortuary assessments not yet called for losses unadjusted, \$23,000; resisted, \$21,000; reported, \$64,000; total.....	108,000.00
Total due from members.....	\$ 326,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 326,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 100).....	\$ 218,000.00
Losses in process of adjustment (number of claims 9).....	23,000.00
Losses reported (number of claims 30).....	64,000.00
Losses resisted (number of claims 8).....	21,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 326,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1893.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	42,638	\$ 89,486,700.00	828	\$ 1,671,000.00
Policies or certificates written during the year 1896.....	5,841	10,842,300.00	19	27,500.00
Total.....	48,479	\$100,329,000.00	847	\$ 1,698,500.00
Deduct number and amount which have ceased to be in force during 1896.....	4,515	8,747,700.00	45	80,500.00
Total policies or certificates in force December 31, 1896.....	43,964	\$ 91,582,300.00	802	\$ 1,618,000.00
Losses or claims on policies or certificates unpaid December 31, 1895.....	123	334,350.00		
Losses and claims on policies or certificates incurred during year 1896.....	546	1,863,500.00	7	14,000.00
Total.....	669	\$ 1,697,750.00	7	\$ 14,000.00
Losses and claims on policies or certificates paid during the year 1896.....	536	1,351,877.37	7	14,000.00
Policies or certificates terminated by death during 1896.....	604	1,863,500.00	8	14,000.00
Policies or certificates terminated by lapse during 1896.....	3,911	7,884,200.00	37	66,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; except some policies are issued where the first seven years mortality payments are fixed by a quarterly advance charge based on 10 per cent loaded actuaries, net seven year term rates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. None other than as provided by contract.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. According to age at date of levy by a table derived from the American and actuaries' tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, one hundred and eighty thousand, eight hundred and fifty-seven dollars and twenty-one cents.

For what purpose, how is it created and where deposited?

Answer. By a payment once only of \$10 per \$1,000 of amount insured; in the Security company.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Directors by stockholders; officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purpose are assessments made and under what authority?

Answer. To pay death claims.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifteen thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### IMPERIAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE C. MCMURTRY.

Secretary, WILLIAM BOWEN.

[Incorporated December 31, 1894. Commenced business January 3, 1895.]

Principal office, 402 and 403 Equitable building, Des Moines, Iowa.

Attorney for service of process in Iowa, Wm. H. Baily.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 492.77

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 1,482.00

Annual dues as per contract, without any deduction whatever

.....None.  
 Assessments: Mortuary, \$1,550.50; expense, \$3,059; total ..... \$ 4,609.50  
 Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 6,091.50  
 Interest and rent.....None.  
 Advances to agents repaid..... 52.25  
 Cash received from all other sources.....None.  
 (Assessments paid in advance, \$19.50.)

Total income ..... \$ 6,143.75

Total net resources ..... \$ 6,636.52

#### DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims..... \$ 1,119.84  
 Advanced payments returned to rejected applicants.....None.

Total paid to members ..... \$ 1,119.84

Commission and fees retained by or paid or allowed to agents on  
 account of fees and dues ..... 2,204.78

Commissions paid or allowed for collecting assessments ..... 28.40

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, \$ ...; other compensation of officers..... 1,500.00

Salaries and other compensation of office employees..... 273.09

Medical examiner's fees, whether paid direct by members or  
 otherwise.....None.

Rent, \$147.50; taxes, \$.....; advertising and printing, \$219.20;  
 total, ..... 366.70

Advanced to officers and agents, to be repaid out of future  
 salaries or commissions ..... 30.68

All other items, viz.: General expense, \$75.50; books and  
 stationery, \$17.96; postage, \$246.87; furniture and fixtures,  
 \$9.15; licenses, \$10; recording fees, 75 cents; traveling expense,  
 \$94.60; interest, \$32; total..... 487.85

(Advance assessments applied, none.)

(Total expenses, \$4,891.50)

Total disbursements..... \$ 6,011.34

Balance..... \$ 625.18

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances  
 .....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable  
 collaterals .....None.

Cost value of bonds and stocks owned absolutely .....None.

Agents' ledger balances..... \$ 35.43

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account:  
 F. A. Baylies, treasurer ..... 625.18

All other deposits.....None.

Total net or invested assets ..... \$ 660.61

Deduct depreciation of assets to bring same to market value and  
 agents' balance unsecured..... 85.43

Total net or invested assets, less depreciation..... \$ 625.18

#### NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued.....None.

Market value of real estate over cost and encumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets.....None.

Gross assets..... \$ 625.18

## LIABILITIES.

Losses adjusted, due and unpaid .....	None.	
Taxes due and accrued .....	None.	
Borrowed money, \$250; interest accrued on same, \$8; total. ....	\$	259.00
Advance assessments, bonus or dividend obligations.....	None.	
All other (not including contingent mortuary).....	None.	
Total actual liabilities .....	\$	258 00
Balance, net assets.....	\$	367.18

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid .....	None.	
Mortuary assessments not yet called for losses unadjusted, \$225; resisted, \$40; reported, \$53; total .....	\$	318.00
Total due from members.....	\$	318 00
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$	318.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.	
Losses in process of adjustment (number of claims, 5) .....	\$	225.00
Losses reported (number of claims, 3).....		53 00
Losses resisted (number of claims, 1).....		40.00
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities .....	\$	318.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	418	\$1,108,000.00	418	\$ 1,108,000.00
Policies or certificates written during the year 1896.....	609	1,087,000.00	609	1,087,000.00
Total.....	1,027	\$2,140,000 00	1,027	\$ 2,140,000.00
Deduct number and amount which have ceased to be in force during 1896.....	465	1,001,000.00	465	1,001,000.00
Total policies or certificates in force Dec. 31, 1896.....	562	\$1,139,000.00	562	\$ 1,139,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	8	92.28	3	92.28
Losses and claims on policies or certificates incurred during the year 1896.....	64	1,027.56	64	1,027.56
Total.....	67	\$ 1,119 84	67	\$ 1,119.84
Losses and claims on policies or certificates paid during the year 1896.....	60	1,119.84	60	1,119.84
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	465	1,001,000 00	465	1,001,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.



Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Twenty-five per cent.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of claims and expenses in accordance with the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, one hundred and sixteen dollars and seventy-five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### IOWA MUTUAL ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, IRA KNAPP.*

*Secretary, EDGAR L. IRVING*

[Incorporated March 26, 1894. Commenced business March 14, 1894.]

Principal office, Nora Springs, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year.....\$ 23 18

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 10,108.25

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$5,780; expense, \$2,077.75; total.....7,857.75

Discounts.....33.40

Total paid by members.....\$ 17,999.40

Interest and rent due and accrued.....None.

Advances.....1,250 00

Cash received from all other sources.....None.

Paymaster's orders and premium notes.....1,208.50  
(Assessments paid in advance, \$111.50.)

Total income.....\$ 20,457.90

Total net resources.....\$ 20,491.68

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 5,166.88
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 5,166.88
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	8,185.20
Commissions paid or allowed for collecting assessments ..	None.
Coal and lights.....	24.56
Salaries of officers, \$1,200; other compensation of officers, \$.....; total .....	1,200.00
Salaries and other compensation of office employes.....	714.46
Medical examiner's fees, whether paid direct by members or otherwise .....	2.00
Rent, \$338; taxes, \$.....; advertising and printing, \$1,560.70; total.....	1,898.70
Advanced to officers and agents to be repaid out of future salaries or commissions .....	None.
All other items, viz: Postage, \$496.70; claim adjustments, \$39.50; books, furniture, etc., \$231.65; directors' fees, \$4.00; exchange, \$362.77; express and freight, \$82.58; state fees \$101; supplies, \$41.83; officers' traveling expenses, \$173.28; total.....	1,524.30
(Advanced assessments applied, \$....)	
(Total expenses, \$12,549.22)	
Total disbursements .....	\$ 18,716.10
Balance .....	\$ 1,774.98

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances .....	\$ 480.32
Cash in office.....	76.16
Cash deposits in banks on emergency or reserve fund account: Paymaster's orders and premium notes.....	1,808.50
All other deposits.....	None.
Total net or invested assets .....	\$ 1,774.98
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 1,774.98

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total.....	None.
Furniture, supplies, etc. (present value).....	\$ 600.00
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets .....	\$ 600.00
Gross assets.....	\$ 2,374.98

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.... ; total.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total .....	None.
All others (not including contingent mortuary).....	None.
Total actual liabilities .....	None.
Balance, net assets .....	\$ 2,374.98

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called.....	\$ 3,080.00
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$ .....; resisted, \$.....; reported, \$1,953; total.....	1,953.00
Total due from members.....	\$ 1,127.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 1,127.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....)	None.
Losses in process of adjustment (number of claims, 5) .....	\$ 311.63
Losses reported (number of claims....)	None.
Losses resisted (number of claims....)	None.
All other contingent liabilities.....	None.
Total contingent-mortuary liabilities.....	\$ 311.63

## EXHIBIT OF POLICIES OR CERTIFICATES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,401	\$3,937,100 00	1,401	\$ 3,937,100.00
Policies or certificates written during the year 1896.....	1,801	4,241,590 00	1,055	2,041,390 00
Total.....	3,205	\$8,178,690.00	2,456	\$ 5,978,490.00
Deduct number and amount which have ceased to be in force during 1896.....	1,965	5,497,090.00	734	1,641,700.00
Total policies or certificates in force December 31, 1896.....	1,240	\$2,681,600 00	1,722	\$ 4,336,790.00
Losses and claims on policies or certificates unpaid December 31, 1895.....				
Losses and claims on policies or certificates incurred during year 1896 .....	194	5,166 88	161	4,361.20
Total.....	194	\$ 5,166.88	161	\$ 4,361.20
Losses and claims on policies or certificates paid during the year 1896.....	194	5,166.88	161	4,361.20
Policies or certificates terminated by death during 1896.....				
Policies or certificates terminated by lapse during 1896.....	1,965	5,497,090.00	734	1,641,700.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

**Answer.** Fixed sums in each class and division.

**Are the officers and directors elected at annual meeting of members?**

**Answer.** Yes. Directors elected by members; officers by vote of directors.

**Is a medical examination required before issuing a certificate to applicants?**

**Answer.** No.

**Are certificates issued to persons other than the families or heirs of the member?**

**Answer.** No.

**Are assignments of certificates to other than such persons allowed?**

**Answer.** No.

**For what purpose are assessments made and under what authority?**

**To pay losses and expenses by authority of articles of incorporation.**

**What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?**

**Answer.** Two thousand, eight hundred and twenty dollars and twenty-five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition on the*

### IOWA NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

**President,** EDWIN H. CONGER.

**Secretary,** J. J. WILKINSON.

[Incorporated October 15, 1894. Commenced business January 2, 1895.]

**Principal office,** Manhattan building, Des Moines, Iowa.

**Attorneys for service of process in Iowa,** Carr & Parker.

#### BALANCE SHEET.

**Amount of net or invested assets December 31st, of previous year.....** \$ 10,028.36

#### INCOME DURING THE YEAR 1896.

**Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:**

**Gross amount of membership fees required or represented by application, without deductions.....** \$ 2,042.00

**Annual dues as per contract, without any deduction whatever..** 550.63

**Assessments: Mortuary, \$963.05; expense, included in annual dues; total.....** 963.05

**Medical examiner's fees paid by applicant.....** None.

**Total paid by members.....** \$ 3,545.68

**Interest, \$....; rent, \$....; total.....** None.

**Advances to agents repaid.....** None.

**Cash received from all other sources, viz: From directors, \$1,385; guarantee fund deposits, cash, \$511.94; interest on guarantee notes, \$254.72; guarantee fund notes, \$1,213.49; total** 3,365.15

**(Assessments paid in advance, \$....)**

**Total income.....** \$ 6,910.83

**Total net resources.....** \$ 16,939.19

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 1,329.59
Advanced payments returned to rejected applicants.....	4.90
Total paid to members.....	\$ 1,334.49
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	379.95
Commissions paid or allowed for collecting assessments..None.	
Salaries of managers and agents not paid by commissions.....	10.00
Salaries of officers, \$1,000.63; other compensation of officers, \$....; total.....	1,000.63
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	94.50
Rent, \$120; taxes, \$....; advertising and printing, \$303.56; total..	425.56
Advanced to officers and agents, to be repaid out of future salaries and commissions.....	None.
All other items, viz: Advances of officers repaid, \$303.50; postage, \$57.45; state fees, \$25.75; traveling expenses, \$46.98; all other items, \$99.79; total.....	1,035.45
(Advanced assessments applied, none.)	
(Total expenses, \$2,946.09.)	
Total disbursements.....	\$ 4,390.58
Balance.....	\$ 12,658.61

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 310.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Guarantee fund notes.....	11,641.23
Agents' ledger balances.....	None.
Cash in office.....	430.83
Cash deposits in banks on emergency or reserve fund account:	
Citizens National bank.....	276.55
All other deposits.....	None.
Total net or invested assets.....	\$ 12,658.61
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 12,658.61

## NON-INVESTED ASSETS.

Interest due, \$14; accrued, \$....; total.....	\$ 14.00
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances..None.	
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 14.00
Gross assets.....	\$ 12,672.61

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....) .None.	
Taxes due and accrued ...	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$80, bills payable; interest accrued on same, ....; total.....	\$ 80.00
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 50.00
Balance, net assets.....	\$ 12,592.61

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due ..... None.  
 Mortuary assessments due and unpaid ..... None.  
 Mortuary assessments not yet called for losses unadjusted, \$.....; resisted,  
 \$.....; reported, \$.....; total..... None.  
 Total due from members..... None.  
 Deduct estimated cost of collection... ..... None.  
 Net amount due from members..... None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) ..... None.  
 Losses in process of adjustment (number of claims, ....) ..... None.  
 Losses reported (number of claims, ....) ..... None.  
 Losses resisted (number of claims, ....) ..... None.  
 All other contingent liabilities. .... None.  
 Total contingent mortuary liabilities..... None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	327	\$ 515,000.00
Policies or certificates written during the year 1895.....	339	536,000.00
Total.....	666	\$ 1,051,000.00
Deduct number and amount which have ceased to be in force dur- ing 1896.....	378	591,000.00
Total policies or certificates in force December 31, 1896.....	288	\$ 460,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	1	2,000.00
Losses and claims on policies or certificates incurred during the year 1896.....	1	2,000.00
Total.....	2	\$ 4,000.00
Losses and claims on policies or certificates paid during the year 1896.....	2	1,329 59
Policies or certificates terminated by death during 1896.....	1	2,000.00
Policies or certificates terminated by lapse during 1896.....	377	589,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessment to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuary tables; assessment levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Four hundred and thirty-three dollars and ninety-four cents.

For what purpose, how is it created and where deposited?

Answer. For excessive mortality; by interest on guarantee fund and by loading of premiums above actuary mortality table; deposited with auditor of state and Citizens National bank.

Are the officers and directors elected at annual meeting of members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For mortality and contingent expenses; by the authority of board of directors, in accordance with the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven hundred dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### JEWELERS AND TRADESMENS COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, SAMUEL W. SAXTON.

Secretary, E. S. JOHNSON.

Principal office, 253 Broadway, New York City.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 13,194.73

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction..... None.

Annual dues as per contract, without any deduction whatever. \$ 11,472.94

Assessments: Mortuary, \$61,577.13; expense, \$3,161.33; total..... 63,738.46

Medical examiner's fees paid by applicant..... 806.00

Total paid by members..... \$ 81,817.40

Interest, \$229.43; rent, \$... ; total..... 229.43

Advances to agents repaid..... None.

Cash received from all other sources..... 1.50

(Assessments paid in advance, \$....)

Total income..... \$ 82,048.33

Total net resources..... \$ 95,243.05

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 52,975.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 52,975.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 8,488.27
Commissions paid or allowed for collecting assessments.....	4,150.00
Salaries of managers and agents not paid by commissions.....	1,400.00
Salaries of officers, \$6,500; other compensation of officers, \$....; total.....	6,500.00
Salaries and other compensation of office employes.....	2,964.00
Medical examiner's fees, whether paid direct by members or otherwise.....	606.00
Rent, \$1,000; taxes, \$572.32; advertising and printing, \$942.25; total.....	2,514.57
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Adjusting, investigating and legal expenses.....	\$3,801.90
Postage.....	805.00
(Advanced assessments applied, \$....)	
(Total expenses, \$30,729.74.)	
Total disbursements.....	\$ 88,704.74
Balance.....	\$ 11,538.81

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 827.43
Cash deposits in banks on emergency or reserve fund account: United States Trust Co.....	10,070.84
All other deposits: Chatham National bank.....	1,140.54
Deduct: depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 11,538.81

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 11,538.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 11,538.81



## IOWA INSURANCE REPORT.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 1,739.47
Mortuary assessments due and unpaid.....	2,476.50
Mortuary assessments not yet called for losses unadjusted, \$10,000; resisted, \$26,500; reported, \$.....; total.....	36,500.00
Total due from members.....	\$ 40,715.97
Deduct estimated cost of collection.....	3,400.00
Net amount due from members.....	\$ 37,315.97

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7).....	\$ 10,000.00
Losses in process of adjustment (number of claims, .....)	None.
Losses reported (number of claims, .....)	None.
Losses resisted (number of claims, 9).....	26,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 36,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896.....	1,738	\$4,011,600.00	4	\$ 4,000.00
Policies or certificates written during the year 1896.....	303	633,000.00	.....	.....
Total.....	2,041	\$4,644,600.00	4	\$ 4,000.00
Deduct number and amount which have ceased to be in force during 1896.....	296	620,500.00	.....	.....
Total policies or certificates in force December 31, 1896.....	1,745	\$4,024,100.00	4	\$ 4,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	11	35,500.00	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	27	63,000.00	.....	.....
Total.....	38	\$ 98,500.00	.....	.....
Losses and claims on policies or certificates paid during the year 1896.....	22	52,975.00	.....	.....
Policies or certificates terminated by death during 1896.....	27	63,000.00	.....	.....
Policies or certificates terminated by lapse during 1896.....	269	557,500.00	.....	.....

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For contesting, investigating and settling claims. For collecting assessments.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table of mortality. At age when assessments are called if found necessary.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand and seventy dollars and thirty-four cents.

For what purpose, how is it created and where deposited?

Answer. To pay claims if needed; if not, to be used in decreasing amount of or number of assessments.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such members allowed.

Answer. Yes.

For what purpose are assessments made and under what authority?

Answer. To pay death claims according to law.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ten thousand, six hundred and six dollars and fifty-three cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE M. MOULTON.

General Manager, W. H. GRAY.

[Incorporated May 5, 1884. Commenced business May 27, 1884.]

Principal office, Masonic Temple, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year.....\$ 325,763.27

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents  
without deductions for commissions or other expenses as  
follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 8,724.75
Annual dues as per contract, without any deduction whatever..	21,924.00

Assessments: Mortuary, \$307,224.54; expense, \$102,504.98; total... 409,729.52  
 Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 440,378.87  
 Interest..... 17,882.18  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz: Advance payments. 6,825 87  
 (Assessments paid in advance, \$.....)

Total income..... \$ 465,086.27

Total net resources..... \$ 790,849.54

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 304,108.03  
 Advanced payments returned to rejected applicants..... 246.72

Total paid to members..... \$ 304,354.75

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 21,896.39

Commissions paid or allowed for collecting assessments...None.  
 Salaries of managers and agents not paid by commissions.None.

Salaries of officers..... 6,500.00

Salaries and other compensation of office employees..... 7,665.80

Medical examiner's fees, whether paid direct by members or otherwise..... 2,159.00

Rent, \$3,000; taxes, \$645.12; advertising and printing, \$3,460.63; total..... 7,105.75

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz: Postage, \$3,253.07; collections, \$5,522.01; traveling expenses, \$5,567.20; furniture, \$1,269.35; office expenses, \$697.84; legal expenses, \$1,990.79; dividend bonds, \$29,116.96; disability claims, \$2,025.00; profit and loss, \$127.41; total..... 49,569.63

(Advanced assessments applied, \$30,105.47.)

(Total expenses, \$94,896 47.)

Total disbursements..... \$ 309,251.22

Balance..... \$ 891,598.32

## NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances....None.

Loans on mortgages (first liens) on real estate.....None.

Cost value of bonds and stocks owned absolutely..... \$ 349,452.50

Agents' ledger balances.....None.

Cash in office..... 790.22

Cash deposits in banks on emergency or reserve fund account:

First National bank..... 33,773.61

Illinois Trust and Savings bank..... 6,651.79

All other deposits: With Missouri insurance department..... 1,000.00

Total net or invested assets..... \$ 891,598.32

Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....None.

Total net or invested assets, less depreciation..... \$ 891,598.32

## NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued.....None.

Market value of real estate over cost and encumbrances..None.

Market value of bonds and stocks over cost..... \$ 4,972.50

Total non-invested assets..... \$ 4,972.50

Gross assets..... \$ 396,570.82

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$....., total,	None.
Advance assessments, \$10,833.74; bonus or dividend obligations, \$17,798.06; total.....	\$ 28,632.80
All others (not including contingent mortuary), viz: judgment (appealed).....	5,000.00
<b>Total actual liabilities</b> .....	<b>\$ 33,632.80</b>
<b>Balance, net assets</b> .....	<b>\$ 362,944.02</b>

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims, 2).....	\$ 10,414.50
Losses reported (number of claims, 3).....	7,196.80
Losses resisted (number of claims, 4).....	12,020.58
All other contingent liabilities.....	None.
<b>Total contingent mortuary liabilities</b> .....	<b>\$ 29,631.38</b>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	7,509	\$25,703,398.00	763	\$ 2,521,036.00
Policies or certificates written during the year 1896.....	1,069	2,726,678.00	40	93,500.00
<b>Total</b> .....	<b>8,578</b>	<b>\$28,430,076.00</b>	<b>803</b>	<b>\$ 2,614,536.00</b>
Deduct number and amount which have ceased to be in force during 1896.....	1,106	3,500,178.00	113	804,000.00
<b>Total policies or certificates in force December 31, 1896</b> .....	<b>7,472</b>	<b>\$24,929,898.00</b>	<b>693</b>	<b>\$ 2,310,536.00</b>
Losses and claims on policies or certificates unpaid December 31, 1895.....	15	45,411.89	1	5,112.50
Losses and claims on policies or certificates incurred during year 1896.....	79	288,327.52	4	16,904.49
<b>Total</b> .....	<b>94</b>	<b>\$ 333,739.41</b>	<b>5</b>	<b>\$ 21,922.99</b>
Losses and claims on policies or certificates paid during the year 1896.....	86	304,106.03	5	21,922.99
Policies or certificates terminated by death during 1896.....	79	288,327.00	4	16,904.00
Policies or certificates terminated by lapse during 1896.....	1,027	3,311,851.00	109	287,196.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Carlisle table is used; age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred and fifty-seven thousand, nine hundred and seventy-one dollars and fifty-two cents.

For what purpose, how is it created, and where deposited?

Answer. For protection of members; surplus after deducting expenses from the sum of the entrance fees, annual dues and 25 per cent of assessments; First National and Illinois Trust and Savings banks.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay losses and expenses: under authority of the board of directors and the laws of the state of Illinois, under which the company is incorporated.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-five thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MASSACHUSETTS BENEFIT LIFE ASSOCIATION,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, GEORGE A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated February 8, 1878. Commenced business October 13, 1879.]

Principal office, Boston, Mass., 60 State street.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,082,313.77

## INCOME DURING YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction .....	\$ 803,398.16
Annual dues as per contract, without any deduction whatever..	229,575.13
Assessments: Mortuary, reserve, expense.....	2,524,741.25
Medical examiner's fees paid by applicant.....	None.

Total paid by members .....	\$3,037,709.54
Interest, \$31,302.29; rent, \$....; total.....	21,302.29
Advances to agents repaid.....	None.
Cash received from all other sources .....	2,591.79
(Assessments paid in advance, \$....)	

Total income .....	\$3,061,603.62
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Total net resources.....	\$4,163,917.39
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## DISBURSEMENTS DURING YEAR 1896.

Losses and claims .....	\$2,032,986.60
Cash returned to policy-holders (dividends).....	598,474.57
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	378,417.33
Commissions paid or allowed for collecting assessments .....	7,043.01
Salaries of managers and agents not paid by commissions. None.	
Salaries of officers, \$23,958.30; other compensation of officers, \$....; total.....	25,958.30
Salaries and other compensation of office employes.....	29,616.71
Medical examiner's fees, whether paid direct by members or otherwise. ....	36,597.18
Rent, \$4,187.63; taxes, \$11,580.23; advertising and printing, \$41,871.31; total.....	57,639.17
Advanced to officers and agents to be repaid out of future salaries or commissions..	None.
All other expenses, viz: Postage, \$10,467.37; agency expenses, \$37,458.26; traveling expenses, \$1,454.70; legal expenses, \$48,207.47; sundries, \$5,294.89; examining commission expenses, \$169.65; total.....	106,062.34

(Advance assessments applied, \$....)

(Total expenses, \$641,324.03.)

Total disbursements.....	\$3,263,785.20
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Balance .....	\$ 895,132.19
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## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 230,638.01
Loans on mortgages (first liens) on real estate .....	138,921.33
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	26,653.12
Cost value of bonds and stocks owned absolutely.....	334,919.00
Agents' ledger balances.....	100,173.27
Cash in office....	14,232.26
Cash deposits in banks on emergency or reserve fund account: Lincoln National bank, \$2,197.79; National Granite bank, \$10,000; Winnisimmet National bank, \$5,000; Spanish bankers' acceptances, \$423.45; treasurer of Massachusetts (cash), \$2,156.50; insurance department of Missouri, \$1,000; Puerto Rico government, \$696.77; Banco del Callao, Peru, \$14,563.12; Banco Nacional de Mexico, \$10,840.10; all other deposits, International Trust company, \$2,693.47; total.....	49,575.10

Total net or invested assets.....	\$ 895,132.19
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Deduct depreciation of assets to bring same to market value, and agents' balance unsecured..... None.

Total net or invested assets, less depreciation.....	\$ 895,132.19
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## NON-INVESTED ASSETS.

Interest due and accrued .....	\$ 8,958.53
Rents due and accrued.....	None.
Premiums in hands of foreign department and in process of transmission.....	52,876 90
Premiums in process of collection in foreign department (secured)	23,958.70
Market value of real estate over cost and encumbrances .....	118,161.99
Market value of bonds and stock over cost.....	15,487.26
Machinery and stock in printing department.....	13,860 28
Total non-invested assets.....	\$ 232,763.72
Gross assets.....	\$1,127,885.91

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$1,127,885 91

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due .....	\$ 395,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted, reported.....	816,000.00
Total due from members.....	\$ 711,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 711,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 112).....	\$ 481,435.66
Losses in process of adjustment (number of claims, 54) .....	151,850.00
Losses reported (number of claims, 30).....	76,550.00
Losses resisted (number of claims, 6).....	19,880.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 679,485.66

# IOWA INSURANCE REPORT.

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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	51,940	\$112,568,780 00	190	\$ 303,900 00
Policies or certificates written during the year 1896.....	18,543	14,900,720 00	10	12,000 00
Total.....	69,483	\$127,469,500 00	200	\$ 315,900 00
Deduct number and amount which have ceased to be in force during 1896.....	23,064	83,511,900 00	113	203,700 00
Total policies or certificates in force December 31, 1896.....	46,399	\$ 33,957,600 00	87	\$ 112,200 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	174	546,915 07	1	3,000 00
Losses and claims on policies or certificates incurred by disability during the year 1896.....	115	156,230 00	.....	.....
Losses and claims on policies or certificates incurred by death during the year 1896.....	685	2,202,850 00	2	8,000 00
Total.....	974	\$ 2,905,995 07	3	\$ 11,000 00
Losses and claims on policies or certificates paid during the year 1896.....	732	2,033,066 00	2	5,121 00
Abatement by compromise and disability settlements during the year 1896.....	.....	192,492 81	.....	4,879 00
Total.....	.....	\$ 2,220,473 41	2	\$ 9,500 00
Policies or certificates terminated by death during 1896.....	685	2,202,850 00	2	8,000 00
Policies or certificates terminated by disability during 1896.....	115	312,400 00	.....	.....
Policies or certificates terminated by lapse during 1893.....	21,874	30,996,650 00	111	195,700 00

### MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee of premium is allowed any dividend or endowment return.

Answer. Policies written for fixed amount. All premiums and emergency or reserve fund held for their payment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not exceeding one-thirtieth of 1 per cent bi-monthly on amount insured for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No, except to return any overpayment which experience shall show to have been made.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Nearly like American tables; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?



Answer. Seven hundred and eight-five thousand, one hundred and seventy-five dollars and two cents.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full; created by loading mortuary rates 88½ per cent. Deposited with state treasurer and authorized banks of deposit and investments authorized by law.

Are the officers and directors elected at an annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Biennially by active members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred and twenty-two thousand, three hundred and sixty-seven dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MASONIC AID ASSOCIATION OF DAKOTA,

Organized under the laws of the State of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President,* LEVI B. FRENCH.

*Secretary,* GILBERT F. STEVENSON.

Incorporated, March, 1886. Commenced business, December, 1886.

Principal office, Yankton, S. Dak.

#### BALANCE SHEET.

Amount of net or invested asset; December 31st of previous year..... \$ 31,245.53

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 4,228.00

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary expense..... 67,176.37

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 71,408.37

Interest, \$1,081.57; rent, none..... 1,081.57

Advances to agents repaid.....None.

Cash received from all other sources.....None.

Assessments paid in advance..... 744.35

Total income..... \$ 73,239.29

Total net resources..... \$ 104,474.83

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 56,000.00

Advanced payments returned to rejected applicants, not included in income.....None.

Total paid to members..... \$ 56,000.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 4,228 00	
Commissions paid or allowed for collecting assessments....	None.	
Salaries of managers and agents not paid by commissions....	None.	
Salaries of officers, \$1,800; other compensation of officers, \$.....;	1,800 00	
Salaries and other compensation of office employes.....	1,800 00	
Medical examiner's fees, whether paid direct by members or otherwise.....	150 50	
Rent, \$216; taxes, \$347.01; advertising and printing, \$396.05; total..	959 06	
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.	
All other items, viz.:		
Postage.....	983 00	
Traveling expense of agents.....	1,361 70	
All other expense.....	839 23	
(Advanced assessments applied, none.)		
(Total expenses, \$11,471.53.)		
Total disbursements.....		\$ 67,471.53
Balance.....		\$ 87,003.30

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrance.....	None.	
Loans on mortgages (first liens) on real estate.....	\$ 26,750 00	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.	
Cost value of bonds and stocks owned absolutely.....	3,500 00	
Agents' ledger balances.....	None.	
Cash in office.....	1,523 22	
Cash deposits in banks on emergency or reserve fund account.....	None.	
All other deposits:		
First National bank, Yankton, S. Dak.....	4,230 08	
Merchants National bank, St. Paul, Minn.....	1,000 00	
Total net or invested assets.....	\$ 87,003 30	
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.	
Total net or invested assets, less depreciation.....		\$ 37,003.30

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued.....	None.	
Market value of real estate over cost and encumbrances....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	None.	
Gross assets.....		\$ 37,003.30

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money and interest accrued on same.....	None.	
Advanced assessments, \$744 35; bonus or dividend obligations, \$.....;	\$ 744 35	
All other (not including contingent mortuary).....	None.	
Total actual liabilities.....		\$ 744 35
Balance, net assets.....		\$ 36,258.95

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....None.  
 Mortuary assessments due and unpaid .....None.  
 Mortuary assessments not yet called for losses unadjusted,  
 resisted and reported.....None.  
 Total due from members.....None.  
 Deduct estimated cost of collection.....None.  
 Net amount due from members.....None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....None.  
 Losses in process of adjustment .....None.  
 Losses reported .....None.  
 Losses resisted .....None.  
 All other contingent liabilities.....None.  
 Total contingent mortuary liabilities.....None.

## EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	4,310	\$ 7,312,000.00
Policies or certificates written during the year 1896.....	763	1,154,000 00
Total.....	5,063	\$ 8,366,000 00
Deduct number and amount which have ceased to be in force dur- ing 1896.....	492	665,000 00
Total policies or certificates in force December 31, 1896 .....	4,540	\$ 7,701,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	8	14,000.00
Losses and claims on policies or certificates incurred during year 1896.....	25	42,000.00
Total.....	33	\$ 56,000 00
Losses and claims on policies or certificates paid during the year 1896.....	33	56,000.00
Policies or certificates terminated by death during 1896.....	25	42,000 00
Policies or certificates terminated by lapse during 1896..	390	609,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two certificates; total \$2,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Assessments are graded at entry and raised after ten years; American mortality tables are used.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-two thousand and twenty-eight dollars and eighty-seven cents.

For what purpose, how is it created and where deposited?

Answer. To pay death claims when the death rate shall exceed nine per thousand per annum.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are elected at annual meeting, officers are elected by directors. Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

To pay death claims as soon after receipt of proofs of death as possible; by the executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MASONS AND ODD FELLOWS UNION AID ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said state.

President, W. H. NORRIS.

Secretary, M. BEEHLER.

[Incorporated May 12, 1893. Commenced business June 29, 1893.]

Principal office, Manchester, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 1,097.08

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions ..... \$ 1,532.00

Annual dues as per contract, without any deduction whatever ..... None.

Assessments: Mortuary, \$3,789 51; expense, \$5,352 04; total..... 11,141.55

Medical examiner's fees paid by applicant..... 179 00

Total paid by members..... \$ 12,853.55

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz : Change of beneficiary (Assessments paid in advance, \$....) 10.00

Total income..... \$ 12,862.55

Total net resources..... \$ 13,959.63

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 6,253.11
Advanced payments returned to rejected applicants.....	57.00
<b>Total paid to members .....</b>	<b>\$ 6,310.11</b>
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,397.05
Commissions paid or allowed for collecting assessments.....	383 90
Salaries of managers and agents not paid by commissions.....	2,000.00
Salaries and other compensation of officers.....	None.
Salaries and other compensation of office employees.....	533.00
Medical examiners' fees, whether paid direct by members or otherwise .....	179.00
Rent, \$150.00; taxes, \$11.00; advertising and printing, \$317.75; total .....	378.75
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Medical director, \$190.09; fire insurance, \$6.90; total.....	196.99
Office supplies, \$206.85; legal services, \$200.00; postage, \$34.95; total.....	641.80
Traveling and sundry expenses.....	958.18
(Advanced assessments applied, none.)	
(Total expenses, \$6,068.67 )	
<b>Total disbursements.....</b>	<b>\$ 12,978.78</b>
<b>Balance .....</b>	<b>\$ 980.85</b>

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Mortuary fund deposited at Delaware County State bank, Manchester.....	\$ 852.82
General fund deposited at First National bank, Manchester.....	123.63
All other deposits.....	None.
<b>Total net or invested assets.....</b>	<b>\$ 980.85</b>
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
<b>Total net or invested assets, less depreciation.....</b>	<b>\$ 980.85</b>

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
<b>Gross assets.....</b>	<b>\$ 980.85</b>

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
<b>Balance, net assets.....</b>	<b>980.85</b>

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$....;	
resisted, \$....; reported, \$1,500; total.....	\$ 1,500.00
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 1,500 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 1,500.00
Losses in process of adjustment (number of claims, none).....	None.
Losses reported (number of claims, none).....	None.
Losses resisted (number of claims, none).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,438	\$1,594,000.00	1,438	\$ 1,594,000.00
Policies or certificates written during the year 1896.....	303	303,000.00	303	303,000 00
Total.....	1,741	\$1,897,000 00	1,741	\$ 1,897,000 00
Deduct number and amount which have ceased to be in force during 1896.....	213	230,000 00	213	230,000 00
Deduct number and amount rewritten in 1896.....	30	60,000.00	30	60,000.00
Total policies or certificates in force December 31, 1896.....	1,498	\$1,607,000.00	1,498	\$ 1,607,000 00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	10	10,000.00	10	10,000 00
Total.....	10	\$ 10,000.00	10	\$ 10,000 00
Losses and claims on policies or certificates paid during the year 1896.....	9	9,000.00	9	9,000 00
Policies or certificates terminated by death during 1896.....	10	10,000.00	10	10,000 00
Policies or certificates terminated by lapse during 1896.....	234	281,000.00	234	281,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two \$1,000 certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, 10 per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name

them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are elected at the annual meeting of the members. Officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses, and by authority of the articles of incorporation and order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight hundred and fifty-two dollars and twenty-two cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MERCHANTS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. H. KUHLEMEIER.

Secretary, A. B. HAWKINS.

[Incorporated April 4, 1894. Commenced business June 14, 1894.]

Principal office, National State Bank building, Burlington, Iowa.

Attorney for service of process in Iowa, J. J. Seerley.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 9,605.89

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,364.00
Annual dues as per contract, without any deduction whatever..	1,917.90
Guarantee fund.....	831.80
Assessments: Mortuary, \$649.78; expense, \$.....; total.....	649.78
Surplus fund.....	5,201.10
Medical examiner's fees paid by applicant.....	626.00

Total paid by members.....	\$ 15,700.58
Interest, \$179.89; rent, \$.....; total .....	179.89
Advances to agents repaid.....	94.15
Cash received from all other sources, viz: Advanced by directors to pay cost of organization.....	1,625.00
Assessments paid in advance.....	6.44

Total income..... \$ 17,606.06

Total net resources..... \$ 27,211.95

# IOWA INSURANCE REPORT.

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DISBURSEMENTS DURING THE YEAR 1896.	
Losses and claims .....	\$ 649 78
Guarantee deposits returned to deceased .....	35.00
Advanced payments returned to applicants on canceled certificates .....	1,006 32
<b>Total paid to members.....</b>	<b>\$ 1,691.10</b>
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 4,816.92
Commissions paid or allowed for collecting assessments .....	41.95
Salaries of agents not paid by commissions.....	742 00
Salaries and other compensation of officers.....	None.
Salaries and other compensation of office employees.....	490.00
Medical examiner's fees, whether paid direct by members or otherwise .....	615.50
Rent, \$400; taxes, \$....; advertising, \$61 60; printing, \$170.90; total .....	632.50
Advanced to agents, to be repaid out of future salaries or commissions.....	656 66
All other items, viz: State fees, \$86; postage, \$131.45; furniture and fixtures, \$2.75; telegrams, \$4.76; travelling expenses, \$573 96; express, \$2.53; medical director, \$61.50; stationery, \$79.77; miscellaneous, \$310.14; total.....	1,252.88
(Advanced assessments applied, \$....)	
(Total expenses, \$9,301.41.)	
<b>Total disbursements.....</b>	<b>\$ 10,992 51</b>
<b>Balance .....</b>	<b>\$ 16,219.44</b>
NET OR INVESTED ASSETS.	
Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 4,400.00
Guarantee notes of members in good standing .....	3,100.25
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Surplus notes of members in good standing .....	5,074 50
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	2,466.65
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Merchants National bank, Burlington, Iowa. ....	555.29
All other deposits: Merchants National bank, Burlington, Iowa .....	622.75
<b>Total net or invested assets.....</b>	<b>\$ 16 219 44</b>
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
<b>Total net or invested assets, less depreciation .....</b>	<b>\$ 16,219.44</b>
NON-INVESTED ASSETS.	
Interest due, \$.....; accrued, \$129 97; total.....	\$ 129 97
Rents due and accrued .....	None.
Furniture and fixtures .....	409 48
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost.....	None.
<b>Total non-invested assets.....</b>	<b>\$ 539 43</b>
<b>Gross assets.....</b>	<b>\$ 16,758 87</b>
LIABILITIES.	
Losses adjusted, due and unpaid (number of claims.....) .....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Borrowed money, advanced by directors, \$4,800; interest accrued on same, \$....; total .....	\$ 4,800.00
Advance assessments, \$6 41; bonus or dividend obligations, \$....; total.....	6.44
All other (not including contingent mortuary).....	None.
<b>Total actual liabilities.....</b>	<b>\$ 4,806.44</b>
<b>Balance, net assets.....</b>	<b>\$ 11,952.43</b>



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$	447.92
Mortuary assessments due and unpaid.....	None.	
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.	
Total due from members.....	\$	447.92
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$	447.92

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1).....	\$	447.92
Losses in process of adjustment (number of claims, ....)	None.	
Losses reported (number of claims, ....)	None.	
Losses resisted (number of claims, ....)	None.	
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$	447.92

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	424	\$ 848,000 00	424	\$ 848,000 00
Policies or certificates written during the year 1896.....	357	714,000 00	357	714,000 00
Certificates restored during the year 1896.....	1	2,000 00	1	2,000 00
Total.....	782	\$1,564,000 00	782	\$ 1,564,000 00
Deduct number and amount which have ceased to be in force during 1896.....	86	172,000 00	86	172,000 00
Total policies or certificates in force December 31, 1896.....	696	\$1,392,000 00	696	\$ 1,392,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	1	297 38	1	297 38
Losses and claims on policies or certificates incurred during year 1896.....	2	800.82	2	800.32
Total.....	3	\$ 1,097.70	3	\$ 1,097.70
Losses and claims on policies or certificates paid during the year 1896.....	2	649.78	2	649 78
Policies or certificates terminated by death during 1896.....	2	4,000 00	2	4,000 00
Policies or certificates terminated by lapse during 1896.....	84	168,000 00	84	168,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars in three certificates of \$2,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American mortuary tables. Assessments levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand, one hundred and thirty dollars and four cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee and surplus fund, amounting to \$13,130.04. This fund is created by deposits of members at time of entry and the interest collected upon all funds of the association, and is for the purpose of paying losses in excess of a ratio of ten per annum per 1,000 members.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by the vote of the members at annual meetings, and the officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For mortuary and expense fund. By resolution of the board of directors. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five hundred and seven dollars and fifty-six cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition on the*

### MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, WILLIAM PROVIN.

Secretary, FRANK BOWLER.

[Incorporated August 15, 1887. Commenced business October 1, 1887.]

Principal office at Westfield, Mass.

Attorney for service of process in Iowa, C. G. McCarthy, Auditor of State, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 21,596.99

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees represented by application,

without deductions..... \$ 20,460.00

Annual dues as per contract, without any deduction whatever.. 40,546.90

Assessments ..... 77,379.50

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 147,236.40

Interest .....	486.03
Advances to agents repaid .....	None.
Cash received from all other sources, viz.: Dividends B. and A. R. R. stock .....	78 00
Advanced to pay expense of management occasioned by big fire. (Assessments paid in advance, \$4,258.50.)	3,020.51
<b>Total income .....</b>	<b>\$ 150,870.93</b>
<b>Total net resources .....</b>	<b>\$ 172,467.93</b>

## DISBURSEMENTS DURING THE YEAR 1896

Losses and claims .....	\$ 80,382.80
Advanced payments returned to rejected applicants .....	None.
<b>Total paid to members .....</b>	<b>\$ 80,382.80</b>
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	34,741.51
Commissions paid or allowed for collecting assessments .....	5,788.63
Salaries of managers and agents not paid by commissions .....	6,410 00
Salaries of officers, \$480.00; other compensation of officers, \$3,950.08; total .....	4,430.08
Salaries and other compensation of office employees .....	5,025 00
Medical examiner's fees, whether paid direct by members or otherwise .....	642.00
Rent, \$799.99; taxes, \$1,972 00; advertising and printing, \$1,315.16; total .....	4,087.63
Advanced to officers and agents, to be repaid out of future sal- aries or commissions .....	None.
All other items, viz: Office incidentals, \$976 80; postage, \$3,491.01; contingent expenses, \$3,588 54; traveling expenses, \$3,151.75; furniture and fixtures, \$588.70; total .....	10,793 20
Protested checks and advanced assessments returned to de- ceased members' families .....	446.57
(Advanced assessments applied, \$4,183.50.) (Total expenses, \$72,367.63.)	
<b>Total disbursements .....</b>	<b>\$ 182,750.23</b>
<b>Balance .....</b>	<b>\$ 19,717.00</b>

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	\$ 2,580.00
Agents' ledger balances .....	None.
Cash in office .....	None.
Cash deposits in banks on emergency or reserve fund account: Deposited with treasurer of the Commonwealth of Massa- chusetts .....	12,516.44
All other deposits: Hampden National bank .....	4,681.25
<b>Total net or invested assets .....</b>	<b>\$ 19,717.69</b>
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
<b>Total net or invested assets, less depreciation .....</b>	<b>\$ 19,717.69</b>

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Furniture and fixtures .....	\$ 5,000.00
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost. ....	150.00
<b>Total non-invested assets .....</b>	<b>\$ 5,150.00</b>
<b>Gross assets .....</b>	<b>\$ 24,867.69</b>

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....None.	
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money and interest accrued on same.....None.	
Advance assessments, \$2,169.00; bonus or dividend obligations, \$....; total.....	\$ 2,169.00
All other (not including contingent mortuary), viz.: Agents' expenses forming councils.....	744.22
<b>Total actual liabilities.....</b>	<b>\$ 2,913.22</b>
<b>Balance, net assets.....</b>	<b>\$ 21,954.47</b>

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 22,194.50
Mortuary assessments due and unpaid.....	12,951.00
Not yet called, disability claims unadjusted.....	5,990.92
Mortuary assessments not yet called for losses unadjusted, \$20,000.00; resisted, \$12,000.00; reported, \$3,000.00; total.....	\$ 38,000.00
<b>Total due from members.....</b>	<b>\$ 79,561.42</b>
Deduct estimated cost of collection.....	3,978.07
<b>Net amount due from members.....</b>	<b>\$ 75,583.35</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.	
Losses in process of adjustment (number of claims, 4).....	\$ 20,000.00
Losses reported (number of claims, 1).....	5,000.00
Losses resisted (number of claims, 3).....	13,000.00
All other contingent liabilities.....	425.00
Disability claims (201).....	10,301.25
<b>Total contingent mortuary liabilities.....</b>	<b>\$ 48,629.25</b>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	11,773	\$47,256,640.00	93	\$ 297,600.00
Policies or certificates written during the year 1896.....	5,892	23,774,400.00	35	110,250.00
Relatements.....	712			
<b>Total.....</b>	<b>18,377</b>	<b>\$71,031,040.00</b>	<b>128</b>	<b>\$ 407,850.00</b>
Deduct number and amount which have ceased to be in force during 1896.....	6,111	21,238,500.00	39	128,700.00
<b>Total policies or certificates in force Dec. 31, 1896.....</b>	<b>12,266</b>	<b>\$49,642,540.00</b>	<b>89</b>	<b>\$ 279,150.00</b>
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....	6	23,000.00		
Losses and claims on policies or certificates incurred during year 1896.....	1,159	101,012.00	11	496.39
<b>Total.....</b>	<b>1,165</b>	<b>\$ 129,012.00</b>	<b>11</b>	<b>\$ 496.39</b>
Losses and claims on policies or certificates paid during the year 1896.....	955	50,382.60	11	\$ 496.39
Policies or certificates terminated by death during 1896.....	6	30,000.00		
Policies or certificates terminated by lapse during 1896.....	6,105	21,358,500.00	39	128,700.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifteen thousand, ninety-six dollars and forty-four cents.

For what purpose, how is it created and where deposited?

Answer. For purpose of emergency. Deposited with treasurer of state of Massachusetts.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death and indemnity claims resulting from accident.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### METROPOLITAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, H. G. SAVAGE.*

*Secretary, C. H. BUNKER.*

[Incorporated January 20, 1885. Commenced business January 20, 1885.]

Principal office, southeast corner Monroe street and Fifth avenue, Chicago, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 17,322.21

# IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 18,768.38  
 Annual dues as per contract, without any deduction whatever..... None.  
 Assessments: Mortuary, \$27,037.63; expense, \$40,566.46; total..... 67,644.09  
 Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 86,412.47  
 Interest, \$58; rent, \$....; total..... 62.00  
 Advances to agents repaid..... 2,355.16  
 Cash received from all other sources..... None.  
 (Assessments paid in advance, \$....)

Total income..... \$ 89,829.63

Total net resources..... \$ 107,061.84

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 36,515.08  
 Advanced payments returned to rejected applicants..... 510.83

Total paid to members..... \$ 37,025.86

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 25,007.67

Commissions paid or allowed for collecting assessments..... 1,229.51

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$14,000; other compensation of officers, \$....; total..... 14,000.00

Salaries and other compensation of office employees..... 9,123.00

Medical examiner's fees whether paid direct by members or otherwise..... 143.25

Rent, \$1,500; taxes, \$172.23; advertising and printing, \$5,971.75; total..... 7,643.98

Advanced to officers and agents to be repaid out of future salaries or commissions..... 155.17

All other items, viz.: Postage, \$2,503.81; expense, \$821.18; directors' compensation, \$241.25; suspense account, \$62.42; traveling expenses, \$1,334.84; legal services, \$818.85; total..... 5,782.35

(Advanced assessments applied, \$....)

(Total expenses, \$61,087.93.)

Total disbursements..... \$ 100,113.79

Balance..... \$ 6,948.05

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances..... \$ 950.88

Cash in office..... 1,634.46

Cash deposits in banks on emergency or reserve fund account:

Furniture and fixtures..... 3,070.41

All other deposits..... 2,283.22

Total net or invested assets..... \$ 7,983.87

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 7,983.87

## NON-INVESTED ASSETS.

Interest due and accrued.....None.  
 Rents due and accrued.....None.  
 Market value of real estate over cost and encumbrances..None.  
 Market value of bonds and stocks over cost .....None.  
 Total non-invested assets.....None.

Gross assets.....\$ 7,988 87

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....\$ 1,039.31  
 Borrowed money, \$....; interest accrued on same, \$....; total  
 .....None.

Advance assessments, \$....; bonus or dividend obligations, \$ ....;  
 total.....None.

All other (not including contingent mortuary), viz.: Agents'  
 credit balances.....1.51

Total actual liabilities.....\$ 1 040 82

Balance, net assets.....\$ 6,948.05

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity and mortuary assessments called and not yet due....\$ 11,864 28

Mortuary assessments due and unpaid .....None.

Mortuary assessments not yet called for losses unadjusted,  
 \$....; resisted, \$....; reported, \$....; total.....None.

Total due from members.....\$ 11,864 28

Deduct estimated cost of collection.....1,186.43

Net amount due from members.....\$ 10,677 86

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.

Losses in process of adjustment (number of claims, 68).....\$ 2,469.67

Losses reported (number of claims ....).....None.

Losses resisted (number of claims ....).....None.

All other contingent liabilities.....None.

Total contingent mortuary liabilities.....\$ 2,469.67

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	7,124	\$4,902,600 00	1,946	\$ 720,750 00
Policies or certificates written during the year 1896.....	5,884	2,277,500 00	1,642	483,000 00
Total.....	13,018	\$7,180,100 00	3,588	\$ 1,203,750 00
Deduct number and amount which have ceased to be in force during 1896.....	7,515	1,533,850 00	2,212	523,000 00
Total policies or certificates in force Dec 31, 1896.....	5,503	\$5,646,250 00	1,376	671,750 00
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....	68	2,469 67	25	1,072.81
Losses and claims on policies or certificates incurred during the year 1896.....	1,381	36,515 03	409	9,960 40
Total.....	1,449	\$ 38,984 70	434	11,053.21
Losses and claims on policies or certificates paid during the year 1896.....	1,381	36,515 03	409	9,960 40
Policies or certificates terminated by death during 1896.....	16	26,780 00	4	3,000 00
Policies or certificates terminated by lapse during 1896.....	7,499	1,506,600 00	2,208	728,750 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums according to class and amount of certificate.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Mortuary, indemnity and expense; by board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Sixteen thousand, five hundred and nine dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, G. E. STUBBLE.

Assistant Secretary, E. L. RINES

[Incorporated January 17, 1882. Commenced business April 8, 1882. Reorganized November 19, 1886.]

Principal office, Toledo, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 29,756.06

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions ..... None.

Annual dues as per contract, without any deduction whatever.. \$ 4,137.42

Assessments: Mortuary, \$20,354.04; expense, \$4,984.59; endowment, \$30 90; total..... 25,319.53



Reinstatements .....	\$ 1,882.83
Medical examiner's fees paid by applicant (estimated) .....	278.00
Total paid by members .....	\$ 31,617.27
Interest, \$1,010; rent, \$400; heat, \$100; total .....	1,510.00
Advances to agents repaid .....	None.
Cash received from all other sources .....	None.
(Assessments paid in advance, none.)	
Total income .....	\$ 33,127.27
Total net resources .....	\$ 62,883.98

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 15,886.21
Advanced payments returned to twelve-year members .....	344.92
Total paid to members .....	\$ 16,231.13
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	2,856.88
Commissions paid or allowed for collecting assessments .....	516.17
Salaries of managers and agents not paid by commissions .....	1,451.49
Salaries of officers, \$425; other compensation of officers, \$ .....	
total .....	425.00
Salaries and other compensation of office employees .....	966.80
Medical examiner's fees, whether paid direct by members or otherwise .....	488.50
Rent, \$ .....	789.97
taxes, \$38; advertising and printing, \$701.97; total, .....	
Advanced to officers and agents to be repaid out of future salaries and commissions .....	None.
All other items, viz: Contingent expenses, \$742.02; exchange, postage and express, \$855.12; traveling expenses, \$1,110.66; legal and examination expenses, \$345.53; sundries, \$910.10; state authorities, \$231.77; total .....	4,245.20
(Advanced assessments applied, \$ ....)	
(Total expenses, \$11,739.96.)	
Total disbursements .....	\$ 27,971.09
Balance .....	\$ 34,912.84

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	\$ 12,571.41
Loans on mortgages (first liens) on real estate .....	16,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	3,340.89
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in office, hands of treasurer .....	2,301.04
Cash deposited in banks on emergency or reserve fund account .....	None.
All other deposits: Accounts payable .....	500.00
Total net or invested assets .....	\$ 34,912.84
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
Total net or invested assets, less depreciation .....	\$ 34,912.84

## NON-INVESTED ASSETS.

Interest due, \$ .....	\$ 381.15
accrued, \$381.15; total .....	
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets .....	\$ 381.15
Gross assets .....	\$ 35,293.99

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2).....	\$ 2,619.24
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	1,100.00
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$.. ...; bonus or dividend obligation, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 3,719.24
Balance, net assets.....	\$ 31,574.75

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$15,347.82; resisted, \$.....; reported, \$.....; total.....	\$ 15,347.82
Total due from members.....	\$ 15,347.82
Deduct estimated cost of collection.....	1,634.68
Net amount due from members.....	\$ 14,713.14

## CONTINGENT MORTUARY CLAIMS.

Losses adjusted, not yet due (number of claims ....).....	None.
Losses in process of adjustment (number of claims, 8).....	\$ 12,093.90
Losses reported (number of claims.....).....	None.
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 12,093.90

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	1,941	\$3,481,000.00	971	\$ 1,567,000.00
Policies or certificates written during the year 1896.....	147	209,000.00	118	156,000.00
Total.....	2,088	\$3,690,000.00	1,089	\$ 1,813,000.00
Deduct number and amount which have ceased to be in force during 1896.....	777	1,277,000.00	318	510,000.00
Total policies or certificates in force December 31, 1896.....	1,311	\$2,413,000.00	765	\$ 1,303,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	12	19,000.00	5	9,000.00
Losses and claims on policies or certificates incurred during year 1896.....	13	26,000.00	7	15,000.00
Total.....	25	\$ 45,000.00	12	\$ 24,000.00
Losses and claims on policies or certificates paid during the year 1896.....	15	24,000.00	8	15,000.00
Policies or certificates terminated by death during 1896.....	13	26,000.00	7	15,000.00
Policies or certificates terminated by lapse during 1896.....	785	1,253,000.00	311	495,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; certificates provide for a division of reserve fund in twelve years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Tables deduced from actuaries' and American experience tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty thousand, one hundred and fifty-nine dollars and sixty-seven cents.

For what purpose, how is it created and where deposited?

Answer. To meet amount due under twelve-year certificates; a *pro rata* division part to meet amounts due under old certificates.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims; under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand, seven hundred dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## MUTUAL LIFE ASSOCIATION OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, E. C. BLACKMAR.

Secretary, O. P. WORSLEY.

[Incorporated July 15, 1895. Commenced business February 1, 1896.]

Principal office, Red Oak, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, advanced by the directors for the purpose of paying the preliminary expenses of organization . . . . . \$ 1,414.33

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,490.00
Annual dues as per contract, without any deduction whatever..	\$ 786.00
Payments for mortality .....	4,280.82
Payments for mortality for 1897 paid in advance .....	181.28
Medical examiner's fees paid by applicant .....	None.
Annual dues as per contract for year 1897 paid in advance.....	20.75

Total paid by members..... \$ 8,639.35

Interest, \$ .....; rent, \$ .....; total.....None.

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$.....)

Total income..... \$ 8,639.35

Total net resources..... \$ 10,063.68

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 3,000.00
Advanced payments returned to rejected applicants.....	580.00

Total paid to members..... \$ 3,590.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues ..... 1,355.64 |

Commissions paid or allowed for collecting assessments...None.

Salaries of managers and agents not paid by commissions..... 1,371.01 |

Salaries of officers, \$100; other compensation of officers, \$.....; total..... 100.00 |

Salaries and other compensation of office employees..... 85.00 |

Medical examiner's fees, whether paid direct by members or otherwise ..... 412.72 |

Rent, \$.....; taxes, \$.....; advertising and printing, \$527.35; total..... 527.35 |

Advanced to officers and agents, to be repaid out of future salaries or commissions ..... 285.00 |

All other items, viz.:

Postage..... 55.05 |

State fees ..... 31.50 |

Furniture and fixtures ..... 74.40 |

(Advanced assessments applied, \$.....)

(Total expenses, \$4,377.67)

Total disbursements..... \$ 7,857.67

Balance ..... \$ 2,196.01 |

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances ..... None. |

Loans on mortgages (first liens) on real estate..... None. |

Loans secured by pledge of bonds, stocks or other marketable collaterals ..... None. |

Cost value of bonds and stocks owned absolutely..... None. |

Agents' ledger balances..... None. |

Cash in office..... \$ 74.40 |

Cash deposits in banks on emergency or reserve fund account.. 1,123.44 |

Premium notes on policies now in force..... 991.17 |

All other deposits..... None. |

Total net or invested assets..... \$ 2,196.01

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None. |

Total net or invested assets, less depreciation ..... \$ 2,196.01 |

## NON-INVESTED ASSETS.

Interest due and accrued.....None.  
 Rents due and accrued .....None.  
 Market value of real estate over cost and encumbrances..None.  
 Market value of bonds and stocks over cost.....None.  
 Total non-invested assets.....None.

Gross assets ..... \$ 2,196.01

## LIABILITIES.

Losses adjusted, due and unpaid.....None.  
 Taxes due and accrued... ..None.  
 Salaries, rents and office expenses due and accrued..... \$ 379.00  
 Balance of mortality fund for 1896 in excess of losses incurred  
 and now added to policies in force and to be paid to the mem-  
 bers at death in addition to the insurance ..... 1,260.82  
 Borrowed money, \$. ....; interest accrued on same, \$. ....; total  
 .....None.  
 Advance assessments, \$. ....; bonus or dividend obligations,  
 \$. ....; total.....None.  
 Advance mortality payments for year 1897. .... 131.23  
 All other (not including contingent mortuary).....None.

Total actual liabilities ..... \$ 1,771.10

Balance, net assets..... \$ 424.91

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary payments for year 1897 called and not yet due..... \$ 4,866.12  
 Mortuary assessments due and unpaid .....None.  
 Mortuary assessments not yet called for losses unadjusted,  
 \$. ....; resisted, \$. ....; reported, \$. ....; total.....None.  
 General fund payments for 1897 called and not yet due as per  
 contract..... 843.25

Total due from members..... \$ 5,709.37

Deduct estimated cost of collection.....None.

Net amount due from members..... \$ 5,709.37

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) .....None.  
 Losses in process of adjustment (number of claims, ....) .....  
 Losses reported (number of claims, ... ) .....  
 Losses resisted (number of claims, ....) .....  
 All other contingent liabilities .....None.  
 Total contingent mortuary liabilities .....None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 ...	None	None	None	None
Policies or certificates written during the year 1896.....	293	\$ 293,500.00	293	\$ 293,500.00
Total.....	293	\$ 293,500 00	293	\$ 293,500.00
Deduct number and amount which have ceased to be in force during 1896.....	5	5,000 00	5	5,000.00
Total policies or certificates in force Dec. 31, 1896.....	288	\$ 288,500 00	288	\$ 288,500.00
Losses and claims on policies or certificates unpaid Dec 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	3	3,000 00	3	3,000 00
Total.....	3	\$ 3,000.00	3	\$ 3,000.00
Losses and claims on policies or certificates paid during the year 1896.....	3	3,000.00	3	3,000.00
Policies or certificates terminated by death during 1896.....	3	3,000 00	3	3,000.00
Policies or certificates terminated by lapse during 1896.....	2	2,000 00	2	2,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; the balances of mortality unused for each year is added to the policy and paid therewith at death.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table of mortality; fixed rates; age of entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers by the board of directors, who are elected by the members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

**Answer.** In the event of a death rate exceeding fifteen deaths to each one thousand members, each policy-holder is to pay one-fifteenth of his annual rate for mortality on each death per thousand members in excess of the fifteen.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

**Answer.** One thousand, one hundred and sixty-seven dollars and ninety-six cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MUTUAL RESERVE FUND LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

**President, FREDERICK A. BURNHAM.**

**Secretary, CHARLES W. CAMP.**

[Incorporated under chapter 267, laws of 1875. Commenced business February 9, 1881.]

[Re-incorporated under chapter 175, laws of 1883.]

Principal office, Mutual Reserve building, Nos. 305, 307 and 309, Broadway, corner Duane street, New York city.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$3,967,316.25

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 295,566.85
Annual and expense dues as per contract, without any deduction whatever..	902,446.35
Assessments: Mortuary.....	4,340,498.85
Medical examiner's fees paid by applicant.....	38,572.00

Total paid by members.....	\$5,577,064.05
Interest, \$115,671.45; rent, \$150,261.10; total.....	265,932.55
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Fees for alterations in policies, etc.....	1,120.24
Special deposits received during 1896, \$524,162.97; applied on assessments, \$509,832.84 .....	14,230.13

Total income.....	\$5,858,476.97
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Total net resources.....	\$9,825,793.22
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#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$3,967,083.94
Cash dividends to policy-holders.....	21,850.59
Advanced payments returned to rejected applicants.....	390.93
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	499,983.49
Commissions or exchange paid banks and collectors for collecting \$4,340,498.85 in assessments .....	73,628.40

Salaries of managers and agents not paid by commissions.....	\$ 50,890.25
Salaries of officers, \$204,791.68; other compensation of officers, \$....; total.....	104,791.68
(Of this amount \$21,461.68 were on account of cost of levying and collecting \$4,340,498.85 of assessments.)	
Salaries and other compensation of office employees.....	247,505.20
(Of this amount \$143,013.26 were on account of cost of levying and collecting \$4,340,498.85 of assessments.)	
Medical examiner's fees paid by office, \$30,472.89; by members, \$36,572; total.....	69,044.89
Rent, \$217,542.09; taxes, \$23,794.87; advertising and printing, \$68,574.46; total.....	339,911.35
Advanced to officers and agents, to be repaid out of future commissions.....	None.
All other items, viz: Investment expenses, \$1,930; legal expenses, \$7,322.67; traveling expenses, \$10,291.38; actuarial expenses, \$14,227; postage, \$33,153.09; agency expenses, \$26,760.19; general office expenses, \$33,079.28; total.....	
Expenses investigating and adjusting \$3,967,083.94 of death claims (Advanced assessments applied, included above, \$609,832.84.)	73,533.41
(Total expenses, \$1,506,002.23)	
Total disbursements.....	\$5,885,417.69
Balance.....	\$4,240,875.53

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 528,022.04
Loans on mortgages (first liens) on real estate.....	1,933,100.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	268,806.89
Agents' ledger balances.....	440,803.55
Furniture and fixtures.....	45,294.92
Cash in office.....	664.11
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1896, to New York city banks).....	232,229.91
Cash deposits in banks on emergency or reserve fund account.....	568,677.00
All other deposits.....	223,777.61
Total net or invested assets.....	\$1,240,375.53
Less deduction for agents' balances unsecured.....	219,236.24
Total net or invested assets, less deduction.....	\$4,021,140.29

## NON-INVESTED ASSETS.

Interest due, \$10,349.13; accrued, \$16,617.68; total.....	\$ 26,966.80
Rents due, \$2,273.23; accrued, \$3,433.33; total.....	5,709.61
Death losses paid in anticipation of February 1, 1897, assessment.....	101,139.27
Market value of real estate over cost and encumbrances.....	8,631.46
Market value of bonds and stocks over cost value.....	23,261.16
Total non-invested assets.....	\$ 164,709.30
Gross assets.....	\$4,185,848.59

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments and dues.....	\$ 156,924.17
Outstanding bond obligations.....	268,777.99
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 415,702.16
Balance, net assets.....	\$3,770,146.43



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$1,476,997.36
Mortuary assessments due and unpaid .....	75,968.72
Annual and expense dues in process of collection, or called and not yet due.....	195,530.04
Total due from members.....	\$1,748,486.12
Deduct estimated cost of collection.....	174,848.61
Net amount due from members .....	\$1,573,637.51

## CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims, 104).....	\$ 392,700.00
Losses reported and in process of adjustment (number of claims, 121).....	445,628.48
Losses resisted (number of claims, 14).....	89,000.00
Total contingent mortuary liabilities.....	\$ 927,328.48

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount
Policies or certificates in force Dec. 31, 1895...	105,878	\$308,659,371.00	875	\$ 2,042,100.00
Policies and certificates written during the year 1896.....	30,936	73,026,330.00	232	590,000.00
Total.....	136,814	\$381,685,701.00	1,107	\$ 2,632,100.00
Deduct number and amount which have ceased to be in force during 1896.....	18,865	56,659,640.00	225	493,500.00
Total policies or certificates in force December 31, 1896.....	118,449	\$325,026,061.00	882	\$ 2,138,600.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	266	838,149.22	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	1,836	4,331,215.00	6	9,000.00
Total.....	1,602	\$ 5,169,364.22	6	\$ 9,000.00
Losses and claims on policies or certificates paid during the year 1896.....	1,334	3,967,083.94	3	8,750.00
Policies or certificates terminated by death during 1896.....	1,836	4,331,215.00	6	9,000.00
Policies or certificates not taken during 1896...	5,602	17,112,515.00	91	185,500.00
Policies or certificates terminated by expiry during 1896.....	11,427	35,215,650.00	128	299,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Maximum certificate or policy, American money, \$30,000.

Is the association paying the maximum amount specified in the certificates or policies, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No, except that the accumulated reserve or emergency fund, now exceeding \$3,500,000, is a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Only items required to be paid by the constitution or by-laws of the association.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

**Answer.** No endowment policies issued. From any surplus fund, if any existing at the end of five, ten and fifteen years from date of policy, the association may apportion certain sums to the members towards the payment of future assessments or dues or otherwise.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

**Answer.** Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

**Answer.** American experience tables. At assessment age determined by the rules of the association.

Has the society an emergency or reserve fund?

**Answer.** Yes.

What is the amount thereof?

**Answer.** Three million, five hundred and seven thousand, eight hundred and eighteen dollars and forty-five cents.

For what purpose, how is it created, and where deposited?

**Answer.** The surplus assets of the association, as determined by the terms of their several contracts, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association, as explained in its constitution or by-laws. The emergency fund is a surplus for the payment of death claims.

Are the officers and directors elected at annual meeting of members?

**Answer.** The directors are elected at such a meeting and they in turn select the officers.

Number of death claims compromised or resisted, and brief statement of reason?

**Answer.** Ninety-four claims compromised on account of suicide, intemperance and misrepresentation in securing policies.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

**Answer.** Seven hundred and twenty-three thousand, six hundred and nineteen dollars and sixty-six cents.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition on the*

### NATIONAL LIFE ASSOCIATION, OF HARTFORD, CONNECTICUT,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

**President,** D. S. FLETCHER.

**Secretary,** H. T. BRAMAN.

[Incorporated under special charter of April, 1886. Commenced business as a corporation March, 1888.]

**Principal office,** Hartford, Conn.

#### BALANCE SHEET.

**Amount of net or invested assets December 31st of previous year.....** \$ 323,390.81

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount received in cash for mortuary purposes.....\$ 599,878.97  
 Gross amount received in cash for expense purposes ..... 225,838.06  
 (Medical examiner's fees paid by applicant included in above.)

Total paid by members .....\$ 805,717.03  
 Interest, \$9,448.23; rent, \$8,440.52; total..... 17,888.75  
 Cash received from all other sources, viz: Balance profit and loss account. .... 9,898.26

Total income.....\$ 833,500.04

Total net resources .....\$1,158,980.85

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims. ....\$ 462,884.81  
 Paid for surrendered policies ..... 27,940.11  
 Dividends to policy-holders ..... 10,008.37

Total paid to members.....\$ 500,833.29

Commissions and fees retained by or paid to or allowed agents on account of fees and dues. .... 125,599.81

Salaries of managers and agents not paid by commissions..... 6,545.74

Salaries of officers, \$21,625; other compensation of officers,\$.....; total..... 21,625.00

Salaries and other compensation of office employees. .... 10,181.90

Medical examiner's fees, whether paid direct by members or otherwise..... 9,616.50

Rent, \$2,934.42; taxes, \$1,711.49; advertising and printing, \$5,-677.61; total ..... 10,343.53

Traveling expenses, \$7,998.73; legal expenses, \$9,530.07; dividends to stockholders, \$3,000; total ..... 20,528.80

All other items, including incidental expenses, furniture and fixtures, postage and exchange, real estate expenses, etc.... 18,380.87

(Total management expenses, \$230,822.14)

Total disbursements.....\$ 731,655.43

Balance .....\$ 425,225.42

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....\$ 206,812.50

Loans on mortgages (first liens) on real estate ..... 72,692.57

Loans secured by pledge of bonds, stocks or other marketable collateral. .... 5,080.94

Loans secured by other collateral ..... 24,806.02

Cost value of bonds and stocks owned absolutely ..... 80,562.01

Premium notes ..... 3,187.37

Cash in office, \$7,584.74; on deposit in bank, \$15,059.52; total ..... 22,594.26

Agents' ledger balances ..... 9,709.75

Total net or invested assets.....\$ 495,225.42

## NON-INVESTED ASSETS.

Interest due, \$560.51; accrued, \$1,189.17; total.....\$ 1,749.68

Market value of real estate and stocks and bonds over cost and encumbrances ..... 9,221.75

Total non-invested assets.....\$ 10,971.43

Gross assets.....\$ 496,196.85

## LIABILITIES.

Losses adjusted, due and unpaid.....None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....None.  
 All other (not including contingent mortuary).....None.  
 Total actual liabilities .....None.

Balance, net assets.....\$ 436,196 85

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Deferred premiums in process of collection, less cost of collection .....\$ 45,500.00  
 Liens on single premium policies.....\*4,808,856.31

Total contingent assets .....\$4,854,356.31

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) .....None.  
 Losses in process of adjustment (number of claims, 36), net.....\$ 65,815.00  
 Losses reported (number of claims, 5), net.....8,906.00  
 Losses resisted (number of claims, 9), net.....36,237.00  
 Mortuary liability on all outstanding policies, actuaries' table.  
 4 per cent interest.....4,851,240 00

Total contingent mortuary liabilities .....\$4,957,198.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896.....	16,401	\$30,741,500.00	42	\$ 106,060.00
Policies or certificates written during the year 1896.....	4,261	9,947,088 00	33	68,250 00
Total.....	20,663	\$40,688,588.00	75	\$ 174,310 00
Deduct number and amount which have ceased to be in force during 1896.....	3,813	8,382,943.00	6	12,500.00
Total policies or certificates in force December 31, 1896.....	16,849	\$32,305,590.00	69	\$ 160,810.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	83	100,250.00	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	252	550,850 00	1	2,500.00
Total.....	235	\$ 651,100.00	1	\$ 2,500.00
Losses and claims on policies or certificates paid during the year 1896.....	227	463,884 81	1	2,500 00
Policies or certificates terminated by death during 1896.....	252	550,850.00	1	2,500.00
Policies or certificates terminated by lapse during 1896.....	3,561	7,832,098 60	5	11,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars. \*

Is the association paying the maximum amount specified in the certificate or policy except where same have been avoided by fraud or breach of their conditions?

Answer. Yes.

\* Deferred premium liens on natural premium policies amounting to \$2,214,500 are not included as heretofore in assets or surplus, although available in payment of future claims on such insurance.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies are issued for a definite amount, guaranteed by a reserve fund, and the right to make premium calls sufficient to meet liabilities; policy-holders may participate, after six years, in surplus over \$100,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. The association does not now issue endowment policies.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. Actuaries combined experience table of mortality; levied at age of entry, with right to advance age or increase the premium call at the option of the association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and thirty-nine thousand, two hundred and ninety-six dollars and eighty-seven cents.

For what purpose, how is it created and where deposited?

Answer. To provide for the increasing cost due to advancing age, for which purpose premiums are loaded over current mortality; invested in interest-bearing securities.

Are the officers and directors elected at annual meeting of members, or how selected?

Answer. Directors are elected by stockholders; officers are elected by directors.

If the association agrees not to assess for a death loss beyond a certain sum, give all the facts in relation thereto.

Answer. The association has the right to make premium calls sufficient to meet all liabilities.

Number of classes of members of the association. Maximum, minimum and average age of the members of each class. Maximum amount of certificates of each class.

Answer. Have no classes; issue different forms of policies.

Does the association restrict its certificate or policy issue to a certain age? If so, what?

Answer. Yes; between 18 and 60 years of age.

Is a medical examination required before issuing a certificate or policy to applicants?

Answer. Yes.

Are certificates issued to persons other than families or heirs of a member?

Answer. Yes, to any one having a legal insurable interest.

Are assignments of certificates to other than such persons allowed? If so, state governing rule.

Answer. Only to persons having a legal insurable interest.

Number of death claims compromised or resisted, and brief statement of reason.

Answer. Fourteen; cause, fraudulent and untrue statements in application, or in health certificates for reinstatement.

Has the association paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of*

## NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CHAS. H. WEBB.

Secretary, JAS. I. BARNUM.

[Incorporated November, 1895. Commenced business December 15, 1895.]

Principal office, 280 Broadway, New York, N. Y.

Attorney for service of process in Iowa, Loran W. Reynolds, Boone, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 41,251.85

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... None.

Annual dues as per contract, without any reduction whatever..... None.

Assessments: Mortuary, \$30,503.64; expense, \$21,788.16; total..... \$ 52,291.79

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 52,291.79

Interest, \$782.50; rent, \$....; total..... 782.50

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$....)

Total income..... \$ 53,074.29

Total net resources..... \$ 94,326.14

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 16,578.07

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 16,578.07

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... None.

Commissions paid or allowed for collecting assessments..... 9,167.19

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$6,000; other compensation of officers, \$....; total..... 6,000.00

Salaries and other compensation of office employees..... 10,831.25

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$1,400; taxes, \$45.28; advertising and printing, \$6,420.99; total..... 7,866.27

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz.:

Travelling expenses .....	\$ 885.38
State license, etc.....	515.99
Sundries.....	2,745.58
Cost of adjustment of claims .....	3,825.45

(Advanced assessments applied, \$.....)

(Total expenses, \$11,837.16 )

Total disbursements.....	\$ 53,415.32
Balance .....	\$ 35,910.91

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....

None.

Loans on mortgages (first liens) on real estate .....

None.

Loans secured by pledge of bonds, stocks or other marketable collaterals .....

None.

Cost value of bonds and stocks owned absolutely..... \$ 16,361.25

Agents' ledger balances..... 1,329.84

Cash in office..... 1,258.13

Cash deposited in banks on emergency or reserve fund account:

Washington Trust company ..... 1,318.50

Indemnity fund, etc., National Park bank..... 1,912.58

Farmers Loan and Trust company, \$555.58; Washington Trust company, \$3,117.54; total..... 3,673.12

All other deposits: Expense fund, etc., Washington Trust company..... 6,916.49

Central National bank, \$1,420.07; Irving National bank, \$1,720.84; total..... 3,140.91

Total net or invested assets..... \$ 35,910.91

Deduct depreciation of assets to bring same to market value and agent's balance unsecured (bonds).....

643.75

Total net or invested assets, less depreciation..... \$ 35,267.16

#### NON-INVESTED ASSETS.

Interest due and accrued.....None.

Rents due and accrued .....

None.

Market value of real estate over cost and encumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets, furniture, etc.....

\$ 3,000.00

Gross assets .....

\$ 38,267.16

#### LIABILITIES.

Losses adjusted, due and unpaid.....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, \$.....; interest accrued on same, \$.....; total

None.

Advance assessments, \$5,124.50; bonus or dividend obligations,

\$.....; total..... \$ 5,124.50

All other (not including contingent mortuary)..... 250.00

Total actual liabilities..... \$ 5,374.50

Balance, net assets .....

\$ 32,892.66

#### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 14,527.00

Mortuary assessments due and unpaid.....None.

Mortuary assessments not yet called for losses unadjusted,

\$1,488.48; resisted, \$4,030; reported, \$1,350.70; total..... 6,869.18

Total due from members..... \$ 21,416.18

Deduct estimated cost of collection..... 1,200.00

Net amount due from members..... \$ 20,216.1

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) .....	None.
Losses in process of adjustment (number of claims, 23) .....	\$ 1,493.48
Losses reported (number of claims, 11) .....	1,350.70
Losses resisted (number of claims, 12) .....	4,060.00
All other contingent liabilities.....	None.
<b>Total contingent mortuary liabilities .....</b>	<b>\$ 6,899.18</b>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	4,170	\$87,286,750 00	119	\$ 1,105,000 00
Policies or certificates written during the year 1896.....	1,443	11,608,000.00	52	401,750 00
<b>Total.....</b>	<b>5,613</b>	<b>\$98,894,750.00</b>	<b>171</b>	<b>\$ 1,506,750 00</b>
Deduct number and amount which have ceased to be in force during 1896.....	2,503	22,209,750 00	64	589,000.00
<b>Total policies or certificates in force December 31, 1896.....</b>	<b>3,108</b>	<b>\$76,685,000.00</b>	<b>107</b>	<b>\$ 917,750.00</b>
Losses and claims on policies or certificates unpaid December 31, 1895.....	40	6,107.84	2	43 57
Losses and claims on policies or certificates incurred during year 1896 .....	231	17,359 41	17	3,981.06
<b>Total.....</b>	<b>271</b>	<b>\$ 23,467.25</b>	<b>19</b>	<b>\$ 3,974 63</b>
Losses and claims on policies or certificates paid during the year 1896.....	225	16,578.07	15	3,827 86
Policies or certificates terminated by death during 1896.....				
Policies or certificates terminated by lapse during 1896.....	2,505	22,209,750.00		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. It is not.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. It does not.

Has the society an emergency or reserve fund?

Answer. It has.

What is the amount thereof?

Answer. Fifteen thousand, eight hundred and ninety-three dollars and fifty-nine cents.

For what purpose, how is it created and where deposited?

Answer. For the purpose of paying claims against the society. In the safe deposit vault of the National Park bank; cash deposited in Washington Trust company.

Are the officers and directors elected at annual meeting of members?

Answer. They are.

Is a medical examination required before issuing a certificate to applicants?

Answer. It is not.



Are certificates issued to persons other than the families or heirs of the member?

Answer. They are not.

Are assignments of certificates to other than such persons allowed?

Answer. They are not.

For what purpose are assessments made and under what authority?

Answer. For the purpose of paying the expenses of and the claims for death and disability made upon the society under the authority of the by-laws of the society and the laws of the state of New York, under which the society was incorporated.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fourteen thousand, five hundred and twenty-seven dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### NATIONAL MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. L. CLARKE.

Secretary, J. A. DOVERMAN.

[Incorporated July 12, 1889. Commenced business July 31, 1889.]

Principal office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 12,861.18

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.. \$ 20,325 03

Annual dues as per contract, without any deduction whatever..

None.

Assessments: Mortuary, \$38,206.86; expense, \$19,108.40; total..... 57,315.26

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 77,635 26

Interest, \$67.30; rent, \$....; total..... 67.30

Advances to agents repaid.....None.

Cash received from all other sources, viz: Agents..... 1,615 30

(Assessments paid in advance, \$362.)

Total income..... \$ 79,517.86

Total net resources..... \$ 93,853.04

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 38,483.14

Advanced payments returned to rejected applicants..... 97.30

Total paid to members..... \$ 38,580.44

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 20,325 00

Commissions paid or allowed for collecting assessments..... 2,093.43

Salaries of managers and agents not paid by commissions..... 1,703 60

Salaries of officers, \$5,208.23; traveling expenses and other compensation of officers, \$1,047.47; total.....	\$ 6,255.70
Salaries and other compensation of office employees.....	2,716.00
Medical examiner's fees, whether paid direct by members or otherwise .....	None.
Rent, \$375; taxes, \$ .....; advertising and printing, \$1,353.70; total .....	1,728.70
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Stationery and office expenses, \$185.01; exchange, \$13.49; adjusting claims, \$374.01; filing annual reports, \$371.50; postag., \$1,190.75; express and telegrams, \$33.78; legal expenses, \$2,617.30; typewriter and supplies, \$156.45; office furniture, \$191.58; total ..	5,134.17
(Advanced assessments applied, \$362.)	
<b>Total disbursements</b> .....	<b>\$ 79,137.09</b>
<b>Balance</b> .....	<b>\$ 14,245.95</b>

**NET OR INVESTED ASSETS.**

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances .....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Citizens National bank.....	\$ 12,144.00
All other deposits: Citizens National bank.....	2,101.95
<b>Total net or invested assets</b> .....	<b>\$ 14,245.95</b>
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.
<b>Total net or invested assets, less depreciation</b> .....	<b>\$ 14,245.95</b>

**NON-INVESTED ASSETS.**

Interest due and accrued.....	None.
Rents due and accrued ..	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
<b>Total non-invested assets</b> .....	<b>None.</b>
<b>Gross assets</b> .....	<b>\$ 14,245.95</b>

**LIABILITIES.**

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same .....	None.
Advance assessments, \$362; bonus or dividend obligations, \$.....; total.....	\$ 362.00
All other (not including contingent mortuary) .....	None.
<b>Total actual liabilities</b> .....	<b>\$ 362.00</b>
<b>Balance, net assets</b> .....	<b>\$ 13,883.95</b>

**CONTINGENT MORTUARY ASSETS (OR RESOURCES).**

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid .....	\$ 2,500.00
Mortuary assessments not yet called for losses unadjusted, \$3,072.50; resisted, \$.....; reported, \$1,078.95; total.....	4,153.45
<b>Total due from members</b> .....	<b>\$ 6,653.45</b>
Deduct estimated cost of collection.....	200.00
<b>Net amount due from members</b> .....	<b>\$ 6,453.45</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, .....). None.  
 Losses in process of adjustment (number of claims, 5) ..... \$ 3,072.50  
 Losses reported (number of claims, 21) ..... 1,079.93  
 Losses resisted (number of claims, .....). None.  
 All other contingent liabilities ..... None.

Total contingent mortuary liabilities ..... \$ 4,153.45

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	5,644	\$24,143,750.00	2,168	\$ 9,431,250.00
Policies or certificates written during the year 1896.....	4,085	16,129,500.00	1,113	4,091,500.00
Total.....	9,709	\$40,273,250.00	3,281	\$13,522,750.00
Deduct number and amount which have ceased to be in force during 1896.....	3,637	14,903,000.00	1,061	4,270,250.00
Total policies or certificates in force Dec. 31, 1896. ....	6,072	\$25,370,250.00	2,220	\$ 9,252,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1896.....				
Losses and claims on policies or certificates incurred during year 1896.....	433	42,696.59		
Total.....	433	\$ 42,696.59	181	\$ 23,947.09
Losses and claims on policies or certificates paid during the year 1896.....	407	88,483.14	172	22,526.44
Policies or certificates terminated by death during 1896.....	4	9,500.00	1	1,500.00
Policies or certificates terminated by lapse during 1896.....	3,633	18,903,500.00	1,060	4,266,750.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Necessary expense of protecting and collecting same.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand, one hundred and forty-four dollars.

For what purpose, how is it created and where deposited?

Answer. Payment of benefits. Created by assessment. Deposited in Citizens National bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

**Answer.** Three directors elected annually by members at annual meeting of members. Officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

**Answer.** No.

Are certificates issued to persons other than the families or heirs of the member?

**Answer.** No.

Are assignments of certificates to other than such persons allowed?

**Answer.** No.

For what purpose are assessments made and under what authority?

**Answer.** For payment of benefits and necessary expenses; under authority of the executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

**Answer.** Twelve thousand, one hundred and forty-four dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition on the*

### NORTH AMERICAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President,* F. N. GAGE.

*Secretary,* A. E. FORREST.

[Incorporated May 13, 1886. Commenced business June 15, 1886.]

Principal office, 217 La Salle street, Chicago, Ill.

Attorney for service of process in Iowa, O. B. Ayres, Esq., Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 22,775.18

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 11,949 00

Annual dues as per contract, without any deduction whatever..

.....None.

Assessments: Indemnity and mortuary, \$17,844 04; reserve and expense, \$35,688.09; total ..... 53,532.13

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 65,481 13

Interest, \$1,001 07; rent, \$.....; total..... 1,001.07

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$.....)

Total income..... \$ 66,482 20

Total net resources..... \$ 96,257.38

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 15,405.83
Membership fees rebated and returned to members .....	11,946.00
Advanced payments returned to rejected applicants .....	199.41
<b>Total paid to members .....</b>	<b>\$ 27,551.29</b>
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	4,196.78
Commissions paid or allowed for collecting assessments. ....	4,083.06
Salaries of managers and agents not paid by commissions. ....	4,916.64
Salaries of officers, \$6,650; other compensation of officers, \$.....; total .....	6,650.00
Salaries and other compensation of office employees. ....	4,181.57
Medical examiner's fees, whether paid direct by members or otherwise .....	None.
Rent, \$2,090.15; taxes, \$271.54; advertising and printing, \$2,015.04; total .....	4,376.73
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	None.
All other items, viz: Postage, \$2,844.46; expense, \$661.20; legal expense and adjusting, \$1,083; office furniture and fixtures, \$330.60; physician's fees, \$734.50; traveling expenses, \$1,309.53; total .....	6,465.88
(Advanced assessments applied, \$.....)	
(Total expenses, \$34,853.16.)	
<b>Total disbursements .....</b>	<b>\$ 62,414.15</b>
<b>Balance .....</b>	<b>\$ 33,512.96</b>

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	\$ 4,000.00
Cost value of bonds and stocks owned absolutely .....	21,037.82
Agents' ledger balances .....	170.30
Cash in office .....	782.42
Cash deposits in banks: Northwestern National bank, Chicago, Ill., \$6,863.39; St. Louis National bank, St. Louis, Mo., \$1,000; total .....	7,862.39
All other deposits .....	None.
<b>Total net or invested assets .....</b>	<b>\$ 31,942.93</b>
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
<b>Total net or invested assets, less depreciation .....</b>	<b>\$ 33,842.93</b>

## NON-INVESTED ASSETS.

Interest due, \$ .....; accrued, \$276.75; total .....	\$ 276.75
Rents due and accrued .....	None.
Office furniture and fixtures .....	1,230.00
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
<b>Total non-invested assets .....</b>	<b>\$ 1,526.75</b>
<b>Gross assets .....</b>	<b>\$ 35,369.68</b>

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and unpaid .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Borrowed money, \$.....; interest accrued on same .....	None.

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Advance assessments, \$3,778.80; bonus or dividend obligations, \$.....; total.....	\$ 3,778.80
All others (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 3,778.80
Balance, net assets.....	\$ 31,590.88

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary expense and indemnity assessments called and not yet due, net.....	\$ 13,469.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; total.....	None.
Total due from members.....	\$ 13,469.00
Deduct estimated cost of collection ....	None.
Net amount due from members.....	\$ 13,469.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....)	None.
Losses in process of adjustment (number of claims....)	None.
Losses reported (number of claims, 15) no proofs filed (estimated)	\$ 937 85
Losses resisted (number of claims....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 937.85

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896.....	5,847	\$ 25,066,950	148	\$ 608,500 00
Policies or certificates written during the year 1896.....	2,637	18,154,950	123	588,860.00
Total.....	8,484	\$ 43,221,900	271	\$ 1,197,360.00
Deduct number and amount which have ceased to be in force during 1896.....	3,940	17,089,900	143	600,350 00
Total policies or certificates in force December 31, 1896.....	5,544	\$ 26,132,000	128	597,000.00
Losses and claims on policies or certificates unpaid December 31, 1896.....				
Losses and claims on policies or certificates incurred during year 1896.....	383	15,405	15	582.85
Total.....	383	\$ 15,405	15	\$ 582.85
Losses and claims on policies or certificates paid during the year 1896.....	383	15,405	15	582.85
Policies or certificates terminated by death during 1896.....	3	2,950		
Policies or certificates terminated by lapse during 1896.....	2,937	17,086,950	143	600,360.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-one thousand and twenty-seven dollars and eighty-two cents.

For what purpose, how is it created and where deposited?

Answer. For payment of claims; from collections from members; invested in bonds.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Payment of claims, reserve and expense.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirteen thousand, five hundred dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### NORTHERN LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. W. DOOLITTLE.

Secretary, E. H. HIBBEN.

[Incorporated May 20, 1882. Commenced business May 20, 1882]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, J. L. Carney, Marshalltown, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 69,085.00

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 15,126.32

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$36,583.74; expense, \$24,774.90; total .... 61,298.64

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 76,424.96

Interest, \$3,785 64; rent, \$.....; total.....	\$ 3,785.64
Advances to agents repaid .....	418.84
Cash received from all other sources.....	None.
(Assessments paid in advance, \$.....)	
Total income .....	\$ 80,639.44
Total net resources.....	\$ 149,714.44

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 42,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 42,000.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	13,185.85
Commissions paid or allowed for collecting assessments.....	1,940.97
Salaries of managers and agents not paid by commissions.....	3,850.96
Salaries of officers, \$4,000; other compensation of officers, \$.....; total .....	4,000.00
Salaries and other compensation of office employees, traveling and general office expenses.....	8,701.80
Medical examiner's fees, whether paid direct by members or otherwise .....	443.95
Rent, \$500; postage, advertising and printing, \$2,626 34; total.....	3,276.34
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	2,410 83
All other items, viz: Accrued interest.....	140.00
Furniture and fixtures .....	903.50
(Advanced assessments applied, \$.....)	
(Total expenses, \$33,852.10.)	
Total disbursements.....	\$ 80,852 70
Balance .....	\$ 68,861 74

## NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 60,314.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office .....	2,330 14
Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank .....	4,317.60
All other deposits: Deposited with superintendent of insurance of Missouri.....	1,000.00
Total net or invested assets.....	\$ 68,861.74
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 68,861.74

## NON-INVESTED ASSETS.

Interest due, \$ .....; accrued, \$1,240.75; total .....	\$ 1,240 75
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets .....	\$ 1,240 75
Gross assets.....	\$ 70,102.49



## LIABILITIES.

Losses adjusted, due and unpaid (number of claims....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None

Balance, net assets ..... \$ 70,102 49

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 5,345.30
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted,	
\$.....; resisted, \$.....; reported, \$.....; total.....	None.

Total due from members.....	\$ 5,345 30
Deduct estimated cost of collection.....	267.00

Net amount due from members..... 8 30

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....)	None.
Losses in process of adjustment (number of claims....)	None.
Losses reported (number of claims....)	None.
Losses resisted (number of claims....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESSES OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	3,078	\$6,617,500.00	3,325	\$ 5,799,500.00
Policies or certificates written during the year 1896.....	1,380	2,583,000.00	504	766,000 00
Total.....	5,058	\$9,183,500.00	3,829	\$ 6,565,500 00
Deduct number and amount which have ceased to be in force during 1896.....	963	1,788,500.00	615	1,018,500 00
Total policies or certificates in force December 31, 1896.....	4,096	\$7,394,000.00	3,204	\$ 5,547,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	21	42,000.00	17	33,000 00
Total.....	21	\$ 42,000 00	17	\$ 33,000 00
Losses and claims on policies or certificates paid during the year 1896.....	21	42,000 00	17	33,000.00
Policies or certificates terminated by death during 1896.....	21	42,000.00	17	33,000 00
Policies or certificates terminated by lapse during 1896.....	941	1,746,500.00	808	965,500 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

**Answer.** All surplus from mortuary calls after paying all current death and disability claims and all interest collected is transferred to the reserve fund and can be used only to pay excess of death and total disability claims and to guarantee the payment of all policies in full.

**Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?**

**Answer.** Only in case of total disability.

**Does the association or company issue indowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?**

**Answer.** Promises to return overpayments made by members. Such overpayments are deposited with the auditor of state as special deposit fund.

**In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.**

**Answer.** Actuaries tables. Fixed rate at age of entrance.

**Has the society an emergency or reserve fund?**

**Answer.** Yes.

**What is the amount thereof?**

**Answer.** Sixty thousand, three hundred and fourteen dollars.

**For what purpose, how is it created and where deposited?**

**Answer.** To meet increasing mortuary liabilities of the association and to guarantee the payment of all policies in full. By laying aside all surplus after payment of current death and disability claims; also all interest collected on mortgage loans. Deposited with auditor of state.

**Are the officers and directors elected at annual meeting of members?**

**Answer.** Yes. President, vice-president and directors are elected at the annual meeting. All other officers elected by the directors.

**Is a medical examination required before issuing a certificate to applicants?**

**Answer.** Yes.

**Are certificates issued to persons other than the families or heirs of the member?**

**Answer.** No.

**Are assignments of certificates to other than such persons allowed?**

**Answer.** No.

**For what purpose are assessments made and under what authority?**

**Answer.** To pay death and total disability claims, etc.

**What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?**

**Answer.** Ten thousand dollars.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

**President, D. W. O. MERRIAM.**

**Secretary, L. REFLOGLE.**

[Incorporated October 25, 1881. Commenced business December 10, 1881.]

Principal office, 158-6 La Salle street, Chicago, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 19,136.47

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 770.75
Annual dues as per contract, without any deduction whatever..	7,377.30
Assessments: Mortuary, \$35,213.46; expense, \$6,230.79; equation, \$1,721.23; reserve, \$477.17; total.....	43,642.65
Reinstatements .....	60.99

Total paid by members.....	\$ 51,861.69
Interest, \$312.36; rent, \$.....; total.....	812.36
Advances to agents repaid .....	None.
Cash received from all other sources .....	None.
(Assessments paid in advance, \$.....)	

Total income.....	\$ 53,664.05
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Total net resources .....	\$ 71,800.58
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 30,000.00
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 30,000 00
Commission and fees retained by or paid or allowed to agents on account of fees, dues and renewals.....	1,418.23
Commissions paid or allowed for collecting assessments.....	70.71
Salaries of managers and agents not paid by commissions..	None.
Salaries of officers, \$7,200; other compensation of officers, \$.....; total.....	7,200.00
Salaries and other compensation of office employees.....	5,561.00
Medical examiners' fees, whether paid direct by members or otherwise. ....	3.00
Rent, \$591.30; taxes, \$21.23; advertising and printing, \$292.75; total	905.28
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Interest, \$12 93; directors, \$151.16; traveling, \$208.85; general expenses, \$474.74; total.....	847.70
(Advanced assessments applied, \$.....)	
(Total expenses, \$16,035.90)	

Total disbursements.....	\$ 46,035.91
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Balance .....	\$ 25,764.61
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## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 17,433.05
Agents' ledger balances .....	None.
Cash in office.....	781.30
Cash deposits in banks on emergency or reserve fund account:	
Bankers National bank, \$6,350.18; Columbia National bank, \$1,199.99; total.....	7,550.17
All other deposits.....	None.

Total net or invested assets.....	\$ 25,764.61
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Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.

Total net or invested assets, less depreciation.....	\$ 25,764.61
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## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets .....	None.

Gross assets ..... \$ 25,764.61

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....) ..	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Borrowed money and interest accrued on same .....	None.
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary) .....	None.
Total actual liabilities .....	None.

Balance, net assets ..... \$ 25,764.61

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported .....	None.
Total due from members .....	None.
Deduct estimated cost of collection .....	None.
Net amount due from members .....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1) .....	\$ 2,000.00
Losses in process of adjustment (number of claims ....) ..	None.
Losses reported (number of claims ....) .....	None.
Losses resisted (number of claims ....) .....	None.
All other contingent liabilities .....	None.

Total contingent mortuary liabilities ..... \$ 2,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895 .....	1,527	\$ 1,527,000	.....	.....
Policies or certificates written during the year 1896 .....	69	69,000	60	\$ 60,000
Total .....	1,596	\$ 1,596,000	60	\$ 60,000
Deduct number and amount which have ceased to be in force during 1896 .....	111	111,000	25	25,000
Total policies or certificates in force December 31, 1896 .....	1,485	\$ 1,485,000	35	\$ 35,000
Losses and claims on policies or certificates unpaid December 31, 1895 .....	None	.....	.....	.....
Losses and claims on policies or certificates incurred during year 1896 .....	28	32,000	.....	.....
Total .....	28	\$ 32,000	.....	.....
Losses and claims on policies or certificates paid during the year 1896 .....	27	30,000	.....	.....
Policies or certificates terminated by death during 1896 .....	32	32,000	.....	.....
Policies or certificates terminated by lapse during 1896 .....	79	79,000	25	\$ 25,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. The certificates provide for the face, less such sum as may be due the association thereon. If the amounts from all other sources are insufficient to meet the same an extra assessment is made on the members.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Not of the mortuary portion.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No, except if the reserve fund exceeds \$100,000, a dividend return or surrender value of an equitable proportion of the reserve.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries'; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifteen thousand, two hundred and sixty-nine dollars and eighty-eight cents.

For what purpose, how is it created and where deposited?

Answer. To accumulate a fund of \$100,000, the interest and excess of which fund to be distributed among members whose certificates have been in force ten or more years.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Made to pay death losses and expenses and to create a limited reserve; by authority of the by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand, five hundred and eighty-three dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## NORTHWESTERN LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, DANIEL J. AVERY.*

*Secretary, CHARLES A. CAPWELL*

[Incorporated June 27, 1874. Commenced business July, 1874.]

Principal office, Home Insurance building, Chicago, Ill.

Attorney for service of process in Iowa, George B. Van Saun, Cedar Falls, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 870,071 91

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$1,717,270.85; expense, \$452,190.53; reserve and guaranty fund, \$146,145.69; total.....\$2,315,607.07

Reinstatements, \$3,749.17; delinquent charges, \$3,574.64; first year premiums, \$137,828.70; advance insurance fund, \$51,854.33; total..... 199,506.84

Total paid by members.....\$2,515,113.91

Interest, \$21,322.74; rent, \$ .... ; total..... 24,322.74

Advances to agents repaid.....None.

Cash received from all other sources.....None.

(Assessments paid in advance, \$.....)

Total income..... \$2,539,436 65

Total net resources..... \$3,409,458.59

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$1,881,961.79

Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$1,881,961.79

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 154,392.22

Commissions paid or allowed for collecting assessments..... 14,317.10

Salaries of managers and agents not paid by commissions..... 49,081 23

Salaries of officers, \$46,163.20; other compensation of officers, \$ .... ; total..... 46,163.20

Board of trustees expense account.....	\$ 3,000.00
Salaries and other compensation of office employes.....	87,471.66
Medical examiner's fees, whether paid direct by members or otherwise .....	14,676.58
Rent, \$20,342.26; advertising, stationery and printing, \$12,135.06; filing state reports and taxes \$6,635.87; total.....	39,118.18
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Surrendered policies, \$25,071.39; suspense, \$217.98; advance assessments, \$1,590.88; traveling expenses, \$16,974.24; postage, \$14,699.75; refitting office, \$744.81; incidental and miscellaneous expenses, \$3,840.81; furniture, \$975.74; legislative committee, \$407.93; legal expenses, \$5,582.53; bonds redeemed, \$114.10; sundry accounts outstanding, \$1,239.51; total.....	77,399.64
(Advanced assessments applied, \$.....)	
(Total expenses, \$485,614.76.)	

Total disbursements.....	\$2,367,579.55
Balance .....	\$1,011,879.04

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 285,500.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely.....	391,547.69
Agents' and other ledger balances.....	80,146.26
Cash in office .....	973.23
Cash deposits in banks on emergency or reserve fund account:	
Bills receivable .....	8,420.13
All other deposits: Metropolitan National bank, \$181,518.51; Merchants National bank, \$25,000; Globe National bank, \$55,773.22; total .....	262,291.73
Cash in New York agency.....	10,000.00
Total net or invested assets .....	\$1,041,879.04
Deduct depreciation of assets to bring same to market value and agent's balance unsecured, bonds.....	1,915.19

Total net or invested assets, less depreciation... \$1,039,963.65

## NON-INVESTED ASSETS.

Interest due, \$631 mortgages; accrued, \$2,103.3; bonds; \$4,274.27, mortgages; total.....	\$ 6,911.60
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 6,911.60
Gross assets.....	\$1,046,875.45

## LIABILITIES.

Suit for disability claim.....	\$ 500.00
Losses adjusted, due and unpaid (number of claims, 4).....	10,000.00
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....; total .....	None.
Advance assessments, \$16,827.61; bonus and dividend obligations, \$.....; total.....	16,827.61
All other (not including contingent mortuary), viz: Advance insurance fund, \$9,329.99; suspense, \$263.25; agent's and other credit balances, \$1,410.20; total.....	61,033.41
Total actual liabilities.....	\$ 88,331.05
Balance, net assets.....	\$ 953,544.40

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid, estimated.....	\$ 45,000.00
Mortuary assessments not yet called for losses unadjusted, \$8,000; reslated, \$53,000; reported, \$203,000; adjusted, not due, \$224,200; total.....	427,200.00
Total due from members.....	\$ 533,200.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 533,200.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 74).....	\$ 224,200 00
Losses in process of adjustment (number of claims, 3).....	8,000 00
Losses reported (number of claims, 73).....	203,000 00
Losses resisted (number of claims, 11).....	29,500.00
All other contingent liabilities.....	23,500.00
Total contingent mortuary liabilities .....	\$ 488,200.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	44,998	\$129,484,500.00	463	\$ 1,683,000.00
Policies or certificates written during the year 1896.....	4,785	11,548,500.00	58	86,500 00
Total.....	49,781	\$140,983,000.00	921	\$ 1,769,500.00
Deduct number and amount which have ceased to be in force during 1896.....	9,677	25,711,000.00	261	683,000 00
Total policies or certificates in force December 31, 1896.....	40,104	\$115,272,000 00	660	\$ 1,106,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	156	476,000.00	3	6,000 00
Losses and claims on policies or certificates incurred during year 1896.....	505	1,921,500.00	28	90,500.00
Total.....	751	\$ 2,397,500.00	31	\$ 96,500.00
Losses and claims on policies or certificates paid during year 1896.....	587	1,881,924 79	21	66,500 00
Settled by compromise.....		40,835.21		
Policies or certificates terminated by death during 1896.....	505	1,921,500 00	28	90,500 00
Policies or certificates not taken.....	643	1,494,000 00	3	5,000.00
Policies or certificates terminated by lapse during 1896.....	8,439	22,295,500.00	230	567,500 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No endowment returns.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.



Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments provided for?

Answer. Promises to return advance payments made by members; such advance payments are held in a special fund as a liability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Whole life policies, actuaries, 4 per cent; limited payment policies, American, 4½ per cent. Assessments governed by age at entry; also by age at date of assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-nine thousand, three hundred and twenty-nine dollars and ninety-nine cents.

For what purpose, how is it created and where deposited?

Answer. To return advance payments.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only where there is an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of mortuary claims and for the expenses of the company in accordance with the contracts of the certificates or policies, by authority and under direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred and twenty-one thousand, nine hundred and ninety-three dollars and fifty-two cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ODD FELLOWS ACCIDENT COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JOHN J. WHIPPLE.

Secretary, JAY B. CRAWFORD.

[Incorporated August 17, 1892. Commenced business August 18, 1892.]

Principal office, 131 Devonshire street, Boston, Mass.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 10,313.15

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions.....	\$ 18,510.00
Annual dues as per contract, without any deduction whatever	24,080.15
Assessments: Mortuary, \$7,500; expense, \$26,919.25; total.....	34,419.25
Medical examiners' fees paid by applicant .....	None.

Total paid by members.....	\$ 75,009.40
Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources .....	None.
(Assessments paid in advance, \$....)	

Total income .....	\$ 75,009.40
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Total net resources .....	\$ 85,822.55
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 83,954.76
Advance payments returned to rejected applicants.....	None.

Total paid to members .....	\$ 83,954.76
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues in the preliminary organization of local branches.....	25,079.06
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Commissions paid or allowed for collecting assessments...None.	
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Salaries of managers and agents not paid by commissions..None.	
Salaries of officers, \$6,000; other compensation of officers, none..	6,000 00

Salaries and other compensation of office employees.....	7,009.08
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Medical examiners' fees, whether paid direct by members or otherwise .....	None.
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Rent, \$1,000.06; taxes, \$....; advertising and printing, \$1,536.14 total .....	2,544.22
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Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
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All other items, viz.:

Admission to other states.....	453.32
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Sundries.....	543 56
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Postage.....	883.10
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(Advance assessments applied, \$....)

(Total expenses, \$42,494.23.)

Total disbursements .....	\$ 76,459.04
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Balance .....	\$ 8,863.51
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## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....

None.

Loans on mortgages (first liens) on real estate. ....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely .....

None.

Agents' ledger balances secured .....

None.

Cash in office .....

None.

Cash deposits in banks on emergency or reserve fund account:

Hancock National bank, \$1,207.64; cash in office and in trans-	
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it, since received and deposited, \$5,739.12; cash in Wildey	
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Savings bank, \$30.00; total.....	\$ 6,966.76
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All other deposits: Expense account, Hancock National bank,	
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\$1,459 21; cash in office, \$437.54; total.....	1,896.75
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Total net or invested assets.....	\$ 8,863.51
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Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....None.

Total net or invested assets, less depreciation.....	\$ 8,863.51
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## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

Gross assets ..... \$ 8,963.51

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 8,963.51

## CONTINGENT MORTUARY AND DISABILITY ASSETS (OR RESOURCES).

Assessments called and not yet due—disability.....	\$ 6,062.00
Assessments due and unpaid.....	2,645.00
One assessment on all members.....	13,560.75
Mortuary assessments not yet called for losses unadjusted, \$...;	
resisted, \$...; reported, \$...; total.....	None.

Total due from members..... \$ 22,267.75  
Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 22,267.75

## CONTINGENT MORTUARY AND DISABILITY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, 25).....	\$ 750.00
Losses resisted (number of claims, mortuary, 3, \$7,750; disability,	
3, \$3,850).....	11,600.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 12,350.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	7,084	\$22,246,250.00	118	\$ 311,750.00
Policies or certificates written during the year 1896.....	3,302	10,184,750.00	149	463,500.00
Total.....	10,386	\$32,431,000.00	267	\$ 775,250.00
Deduct number and amount which have ceased to be in force during 1896.....	2,587	7,773,250.00	69	189,500.00
Total policies or certificates in force December 31, 1896.....	7,749	\$24,657,750.00	198	\$ 585,750.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	32	3,800.00		
Losses and claims on policies or certificates incurred during year 1896.....	584	43,004.76	11	254.63
Total.....	616	\$ 46,804.76	11	\$ 254.63
Losses and claims on policies or certificates paid during the year 1896.....	685	33,954.76	11	254.63
Policies or certificates terminated by death during 1896.....	5	7,500.00		
Policies or certificates terminated by lapse during 1896.....	2,582	7,765,750.00	69	189,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars in case of death by accident and \$25 per week in case of total disability.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Amount realized from one assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Not graded.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Six thousand, nine hundred and sixty-six dollars and seventy-six cents.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For the payment of disabilities as they mature; by authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirteen thousand, five hundred and sixty dollars and seventy-five cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## ODD FELLOWS ANNUITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, WILLIAM MUSSON.*

*Secretary, C. H. BAKER.*

[Incorporated January 19, 1890. Commenced business January 19, 1890.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, C. C. and O. L. Nourse.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 23,125.86

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 8,811.00

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Mortuary, \$38,025.72; expense, \$33,251.74; total..... 56,277.46

Medical examiner's fees paid by applicant..... 913.00

Total paid by members..... \$ 65,501.46

Interest, \$1,460.30; rent, \$100; total..... 1,560.30

Advances to agents repaid.....None.

Cash received from all other sources, viz.: Advanced by officers. 1,487.03

(Assessments paid in advance, \$.....)

Total income..... \$ 68,548.83

Total net resources..... \$ 91,675.68

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 85,750.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 85,750.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 14,620.23

Commissions paid or allowed for collecting assessments..... 2,682.00

Salaries of managers and agents not paid by commissions...None.

Salaries of officers, \$8,000; other compensation of officers, \$.....;

total..... 8,000.00

Salaries and other compensation of office employees..... 1,195.00

Medical examiner's fees, whether paid direct by members or otherwise..... 1,485.50

Rent, \$600; taxes, \$75.90; advertising and printing, \$1,041.48; total. 1,717.38

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz.: Error in 1895 statement, \$24.10; advance by officers repaid, \$546.86; postage, \$568.50; traveling expenses, \$869.80; legal expenses, \$205; furniture and fixtures, \$69.50; state taxes and fees, \$448.97; contingent expenses, \$557.50; total 2,810.32

(Advanced assessments applied, \$.....)

(Total expenses, \$33,490.43.)

Total disbursements..... \$ 68,240.43

Balance..... \$ 23,435.25

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.... \$ 2,000.00

Loans on mortgages (first liens) on real estate..... 20,150.00

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account:

German Savings bank, Des Moines, Iowa..... 1,285.25

All other deposits.....None.

Total net or invested assets..... \$ 23,435.25

Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.

Total net or invested assets, less depreciation..... \$ 23,435.25

## NON-INVESTED ASSETS.

Interest due, \$40; accrued, \$342.53; total.....	\$ 382.53
Rent due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	1,000.00
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,382.53
Gross assets.....	\$ 24,817.73

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary), viz.: Advanced by officers.....	\$ 1,497.06
Total actual liabilities.....	\$ 1,497.06
Balance, net assets.....	\$ 23,320.73

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 1,804.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 1,804.00
Deduct estimated cost of collection.....	100.00
Net amount due from members.....	\$ 1,704.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 43).....	\$ 37,500.00
Losses in process of adjustment (number of claims, 1).....	1,000.00
Losses reported (number of claims ....).....	None.
Losses resisted (number of claims ....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 38,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	4,012	\$6,024,800.00	2,753	\$ 3,733,800.00
Policies or certificates written during the year 1896.....	897	1,168,400.00	466	565,000.00
Total.....	4,909	\$7,193,200.00	3,219	\$ 4,298,800.00
Deduct number and amount which have ceased to be in force during 1896.....	498	698,000.00	223	434,600.00
Total policies or certificates in force Dec. 31, 1896.....	4,411	\$6,495,200.00	2,997	\$ 3,864,200.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	39	35,850.00	35	27,450.00
Losses and claims on policies or certificates incurred during the year 1896.....	23	32,500.00	16	23,600.00
Total.....	62	\$ 68,350.00	51	\$ 51,050.00
Losses and claims on policies or certificates paid during the year 1896.....	62	35,750.00	51	28,900.00
Policies or certificates terminated by death during 1896.....	23	32,800.00	16	23,600.00
Policies or certificates terminated by lapse during 1896.....	475	665,200.00	306	411,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Four thousand dollars in division A and \$2,000 in division B.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Amount of benefits graded according to age in class A, and payments are fixed amounts without regard to age. In class B graded payments (annual, semi-annual, or quarterly) at approximately the actuaries' table of mortality, and both classes are subject to increased annual cost not exceeding the natural life rate, based on the actuaries' table of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-one thousand, nine hundred dollars and eleven cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses. By quarterly, semi-annual and annual assessments or payments. The excess of amount received above that necessary to pay death claims, goes to this fund. Amount deposited with the auditor of state of Iowa, \$15,850; balance in hands of treasurer of the association.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay mortuary claims and expenses, as provided by amended and substituted articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars in class or division A, and \$2,000 in class or division B.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, on the condition of the*

## PEOPLES ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. W. CRAIG.

Secretary, A. W. STILES.

[Incorporated May 14, 1895. Commenced business May 14, 1895.]

Principal office, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 616.90

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 1,304.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$1,430; expense, \$714.75; total..... 2,144.75

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 3,448.75

Interest and rent..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Advanced by incorporators..... 100 00

(Assessments paid in advance, \$30.)

Total income..... \$ 3,548.75

Total net resources..... \$ 4,165.65

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 672.80

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$ 672.80

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 451.00

Commissions paid or allowed for collecting assessments..... 68.05

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$513.10; other compensation of officers, \$.....; total..... 513.10

Salaries and other compensation of office employees..... 262.25

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$120; taxes, \$.....; advertising and printing, \$130.70; total..... 250.70



Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.  
 All other items, viz: Postage, \$104.76; sundries, \$94.45; traveling and adjusting, \$522.81; total.....\$ 722.02  
 (Advance assessments applied, \$.....)  
 (Total expenses, \$2,262.12.)

Total disbursements.....	\$ 2,624.92
Balance.....	\$ 1,230.73

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cost value of bonds and stocks owned absolutely.....None.  
 Agents' ledger balances.....\$ 312.00  
 Cash in office.....210.47  
 Cash deposits in banks on emergency or reserve fund account:  
   Des Moines National bank .....1,020.26  
 All other deposits.....None.  
 Total net or invested assets.....\$ 1,542.73  
 Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....None.  
 Total net or invested assets, less depreciation.....\$ 1,542.73

## NON-INVESTED ASSETS.

Interest due and accrued.....None.  
 Rents due and accrued.....None.  
 Market value of real estate over cost and encumbrances.....None.  
 Market value of bonds and stocks over cost.....None.  
 Total non-invested assets.....None.  
 Gross assets.....\$ 1,542.73

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....None.  
 Taxes due and accrued.....None.  
 Salaries, rents and office expenses due and accrued.....\$ 246.28  
 Borrowed money and interest accrued on same.....None.  
 Advance assessments and bonus or dividend obligations.....None.  
 All other (not including contingent mortuary), viz: Advanced by incorporators.....750.00  
 Total actual liabilities.....\$ 996.28  
 Balance, net assets.....\$ 546.45

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....None.  
 Mortuary assessments due and unpaid.....None.  
 Mortuary assessments not yet called for losses unadjusted, resisted and reported.....None.  
 Total due from members.....None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.  
 Losses in process of adjustment (number of claims ....).....None.  
 Losses reported (number of claims, 1), no proofs, estimated.....\$ 150.00  
 Losses resisted (number of claims, ... ).....None.  
 All other contingent liabilities.....None.  
 Total contingent mortuary liabilities.....\$ 150.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895. ....	266	\$ 861,000 00
Policies or certificates written during the year 1896.....	291	584,650 00
Total.....	557	\$ 1,445,650.00
Deduct number and amount which have ceased to be in force dur- ing 1896.....	249	632,100.00
Total policies or certificates in force December 31, 1896.....	308	\$ 813,750.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....		
Losses and claims on policies or certificates incurred during year 1896.....	21	822.80
Total.....	24	\$ 822 80
Losses and claims on policies or certificates paid during year 1896..	23	43,000.00
Policies or certificates terminated by death during 1896.....		
Policies or certificates terminated by lapse during 1896.....	249	632,100.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; directors elected by members, officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For losses and expenses under the articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Six hundred and sixteen dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. R. GEORGE.

Secretary, J. L. MCKINNEY.

[Incorporated January 10, 1882. Commenced business July 23, 1882.]

Principal office, Piqua, Miami county, Ohio.

Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 37,500.67

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions. ....	\$ 4,011.36
Annual dues as per contract, without any deduction whatever..	29,631.20
Assessments: Mortuary, \$179,554.53; expense, \$12,419; total.....	191,973.53
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$ 225,616.09
Interest, \$1,385; rent, \$....; total.....	1,385.00
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$....)	

Total income.....	\$ 227,001.09
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Total net resources .....	\$ 264,600.76
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 179,470.00
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 179,470.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	1,280.81
Commissions paid or allowed for collecting assessments.....	5,737.73
Salaries of managers and agents not paid by commissions.....	15,783.35
Salaries of officers, \$4,800; other compensation of officers, \$....; total.....	4,900.00
Salaries and other compensation of office employees.....	3,979.73
Medical examiner's fees, whether paid direct by members or otherwise.....	400.00
Rent, \$300; taxes, \$519.65; advertising and printing, \$1,658.28; total.....	2,477.93

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items:

Office expenses .....	\$ 843.61
Postage.....	495 00
Legal expenses....	125.00
Traveling expenses.....	7,601.78

(Advanced assessments applied, \$....)

(Total expenses, \$43,414.96.)

Total disbursements.....	\$ 229,884.96
Balance .....	\$ 41,715.80

**NET OR INVESTED ASSETS.**

Cost value of real estate in cash, exclusive of encumbrances....

.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals .....

.....None.

Cost value of bonds and stocks owned absolutely..... \$ 30,498.82

Agent's ledger balances .....

.....None.

Cash in office.....

.....None.

Cash deposits in banks on emergency or reserve fund account:

Piqua National bank.....	4,664.47
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All other deposits: Piqua National bank.....	6,562.51
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Total net or invested assets .....	\$ 41,715.80
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Deduct depreciation of assets to bring same to market value and agent's balance unsecured. ....

.....None.

Total net or invested assets, less depreciation.....	\$ 41,715.80
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**NON-INVESTED ASSETS.**

Interest due, \$50; accrued, \$....; total.....	\$ 50.00
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Rents due, \$....; accrued, \$....; total.....	None.
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Market value of real estate over cost and encumbrances .....

.....None.

Market value of bonds and stocks over cost.....

.....None.

Total non-invested assets.....	\$ 50 00
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Gross assets.....	\$ 41,765.80
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**LIABILITIES.**

Losses adjusted, due and unpaid (number of claims, ....).....

.....None.

Taxes due and accrued.....

.....None.

Salaries due and accrued.....

.....None.

Borrowed money, \$....; interest accrued on same, \$....; total.....

.....None.

Advance assessments, \$....; total.....

.....None.

All other (not including contingent mortuary).....

.....None.

Total actual liabilities .....

.....None.

Balance, net assets .....	\$ 41,765.80
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**CONTINGENT MORTUARY ASSETS (OR RESOURCES).**

Mortuary assessments called and not yet due .....	\$ 13,644.00
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Mortuary assessments due and unpaid .....	8,675.80
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Mortuary assessments not yet called for losses unadjusted, \$...; resisted, \$....; reported, \$25,757; total.....	25,757.00
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Total due from members.....	\$ 48,076.80
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Deduct estimated cost of collection.....	3,605.70
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Net amount due from members.....	\$ 44,471.10
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15) .....	\$ 25,000.00
Losses in process of adjustment (number of claims, 2) .....	2,000.00
Losses reported (number of claims, 3) .....	4,000.00
Losses resisted (number of claims, 1) .....	3,000.00
All other contingent liabilities .....	None.
Total contingent mortuary liabilities .....	\$ 34,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896 .....	12,680	\$18,755,000.00	153	\$ 272,000.00
Policies or certificates written during the year 1896 .....	1,579	2,153,000.00	47	97,000.00
Policies or certificates reinstated .....	129	152,500.00	6	12,000.00
Total .....	14,338	\$21,060,500.00	206	\$ 382,000.00
Deduct number and amount which have ceased to be in force during 1896 .....	1,860	2,741,500.00	70	121,000.00
Total policies or certificates in force December 31, 1896 .....	12,478	\$18,349,000.00	136	\$ 251,000.00
Losses and claims on policies or certificates unpaid December 31, 1896 .....	24	37,000.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1896 .....	93	144,000.00	2	3,000.00
Total .....	117	\$ 181,000.00	3	\$ 4,000.00
Losses and claims on policies or certificates paid during year 1896 .....	96	145,500.00	3	4,000.00
Policies or certificates terminated by death during 1896 .....	93	144,000.00	2	3,000.00
Policies or certificates terminated by lapse during 1896 .....	1,767	2,597,500.00	68	122,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Actual cost for issuing assessment notice and 5 per cent set aside for emergency fund and 7½ per cent for expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We pay \$5 per week for each \$1,000 insurance for total disability for a period not exceeding twenty-six weeks.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age and occupation at entering.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-five thousand, one hundred and sixty-three dollars and twenty-nine cents.

For what purpose, how is it created and where deposited?

Answer. By a percentage from the mortuary account to guarantee the payment of claims in the event of extraordinary losses. Piqua National bank and bonds.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For the purpose of paying death and accident losses.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. Eleven thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### RAILWAY OFFICIALS AND EMPLOYES ACCIDENT ASSOCIATION,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, CHALMERS BROWN.

Secretary, WILLIAM K. BELLIS.

[Incorporated June 14, 1889. Commenced business June, 1889.]

Principal office, 25 to 33 Ingalls block, Indianapolis, Ind.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 34,891.67

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.

Annual dues as per contract, without any deduction whatever.....None.

Assessments: Indemnity, \$112,436.96; expense, \$114,036.65; total... \$ 226,473.61

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 226,473 61

Interest, \$70 34; rent, \$..... ; total..... 270 34

Advances to agents repaid..... None.

Cash received from all other sources.....None.

Assessments paid in advance, \$....)

Total income..... \$ 226,743 95

Total net resources..... \$ 261,635.63

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 112,313.94
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 112,313.94
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	50,517.81
Commissions paid or allowed for collecting assessments and exchange.....	9,226.97
Salaries of managers and agents not paid by commissions .....	1,196.00
Salaries of officers, \$4,528.70; other compensation of officers, \$.....;	
total .....	6,528.70
Salaries and other compensation of office employes. ....	10,873.85
Medical examiner's fees, whether paid direct by members or otherwise.....	2,128.00
Rent, \$1,860.00; taxes and insurance departments, \$2,215.99; advertising and printing, \$4,950.01; total.....	9,026.00
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Office furniture, \$50; postage, \$2,180.19; traveling, \$5,244.52; expense, \$5,642.34; legal, \$2,616.30; total....	15,733.35
(Advanced assessments applied, \$.....)	
(Total expenses, \$114,240.68.)	
Total disbursements.....	\$ 225,554.62
Balance .....	\$ 35,081.00

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	None.
Loans on mortgages (first liens) on real estate.. .....	None.
Loans secured by pledge of bonds, stocks and other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	\$ 3,362.15
Cash in office .....	10,468.38
Cash deposits in bank on emergency or reserve fund account:	
Fletcher's bank, Indianapolis, Ind.....	12,000.00
All other deposits: Insurance department, Missouri, \$1,000;	
Fletcher's bank, Indianapolis, \$8,250.47; total.....	9,250.47
Total net or invested assets.....	\$ 35,081.00
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 35,081.00

## NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others.....	\$ 166,124.19
Interest due and accrued.....	None.
Rents due and accrued .....	None.
Furniture, fixtures and supplies.....	3,500.00
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 169,624.19
Gross assets.....	\$ 204,705.19

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 204,705.19

# IOWA INSURANCE REPORT.

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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due... None.  
 Mortuary assessments due and unpaid... None.  
 Mortuary assessments not yet called for losses unadjusted, resisted and reported... None.  
 Total due from members... None.

## CONTINGENT INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims 3)... \$ 3,000.00  
 Losses in process of adjustment (number of claims....) None.  
 Losses reported (number of claims ....) None.  
 Losses resisted (number of claims 4)... 8,000.00  
 All other contingent liabilities ... None.

Total contingent mortuary liabilities... \$ 11,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	11,433	\$22,378,250.00	623	\$ 1,081,650 00
Policies or certificates written during the year 1896.....	16,682	21,291,250 00	996	1,111,100.00
Total.....	28,115	\$43,669,500.00	1,619	\$ 2,192,750.00
Deduct number and amount which have ceased to be in force during 1896.....	13,101	21,507,500.00	724	1,133,800.00
Total policies or certificates in force December 31, 1896.....	15,014	\$19,162,000 00	895	\$ 998,950.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	4	10,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	2,234	113,313.94	125	5,316.15
Total.....	2,238	\$ 123,313.94	125	\$ 5,316.15
Losses and claims on policies or certificates paid during the year 1896.....	2,231	112,313.94	125	5,316 15
Policies or certificates terminated by death and loss of limb during 1896.....	39	43,150.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	13,062	24,455,340 00	723	1,132,800 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the indemnity assessments used for any purpose except to pay indemnity claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary-assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.



Answer. Not applicable to accident insurance.  
 Has the society an emergency or reserve fund?  
 Answer. Yes.  
 What is the amount thereof?  
 Answer. Twelve thousand dollars.  
 For what purpose, how is it created and where deposited?  
 Answer. For protection of members. From cash surplus after paying claims and expenses. Fletcher's bank, Indianapolis, Ind.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. Yes.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. No.  
 Are certificates issued to persons other than the family or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made and under what authority?  
 Answer. To meet expenses and claims. When ordered by board of directors.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Forty-five thousand, two hundred and twelve dollars and twelve cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SCANDINAVIAN MUTUAL AID ASSOCIATION,

- Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, S. P. A. LINDAHL.*

*Secretary, NELS NELSON.*

[Incorporated September 12, 1883. Commenced business October 26, 1883.]

Principal office, 347 E. Main street, Galesburg, Ill.

Attorney for service of process in Iowa, C. A. Ryden, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 106,147.34

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 6,629.00

Annual dues as per contract, without any deduction whatever.

.....None.

Assessments: Mortuary, \$154,322.73; expense, \$15,799.26; total.... 170,121.99

Medical examiner's fees paid by applicant (members pay direct to examiner), estimated... 1,500.00

Total paid by members ..... \$ 176,250.99

Interest, \$3,200; rent, \$.....; total ..... 3,200.00

# IOWA INSURANCE REPORT.

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Advances to agents repaid... None.  
 Cash received from all other sources, viz: Reinstatements,  
 \$331.00; previous shortage, \$39.52; total..... \$ 681.21  
 (Assessments paid in advance, \$5,637.70.)

Total income .....	\$ 183,072.20
Total net resources. ....	\$ 238,219.54

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 136,400.00
Advanced payments returned to rejected applicants.....	19.00

Total paid to members.....	\$ 136,419.00
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Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	7,273.15
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Commissions paid or allowed for collecting assessments.. None.

Salaries of managers and agents not paid by commission.....	1,968.46
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Salaries of officers, \$3,750.00; other compensation of officers, \$406.75; total.....	4,156.75
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Salaries and other compensation of office employees.....	4,923.63
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Medical examiner's fees paid direct by members or otherwise	1,511.00
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Rent, \$506.04; taxes, \$6.46; advertising and printing, \$889.99; total.....	1,402.49
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Advanced to officers and agents, to be repaid out of future sala- ries or commissions.....	None.
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All other items, viz: Postage, \$3,791.74; lights, \$58.67; convention and insurance department fees, \$494.62; office fixtures, \$245.19; travelling expenses, \$38 61; legal services, \$20; telephone rent, \$23.67; advance assessments applied, \$53.65; miscellaneous, \$17.45; total.....	3,732.80
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(Advanced assessments applied, \$5,710.35.)

(Total expenses, \$24,958.13.)

Total disbursements .....	\$ 161,877.13
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Balance .....	\$ 126,842.41
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## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....

..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable  
collaterals..... None.

Cost value of bonds and stocks owned absolutely.....	\$ 109,711.25
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Agents' ledger balances .....	474.30
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Cash in office .....	588.82
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Cash deposits in banks on emergency or reserve fund account: Galesburg National bank.....	1,335.47
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All other deposits: Galesburg National bank.....	14,742 57
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Total net or invested assets .....	\$ 126,842 41
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Deduct depreciation of assets to bring same to market value and agent's balance unsecured (U. S bonds).....	6,161 25
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Total net or invested assets, less depreciation ...	\$ 120,681 16
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## NON-INVESTED ASSETS.

Interest due, \$350; accrued \$.....; total.....	\$ 950.00
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Rents due and accrued .....

..... None.

Market value of real estate over cost and encumbrances.. None.

Market value of bonds and stocks over cost..... None

Total non-invested assets.....	\$ 950.00
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Gross assets .....	\$ 121,631.16
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## IOWA INSURANCE REPORT.

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	\$ 598.73
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	1,443.39
Borrowed money and interest accrued on same. ....	None.
Advance assessments, \$490.23; bonus or dividend obligations, \$.....; total.....	490.23
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 2,532.35
Balance, net assets.....	\$ 119,098.81

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 12,606.89
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$10,500; resisted, \$.....; reported, \$5,000; total.....	15,500.00
Total due from members .....	\$ 28,106.89
Deduct estimated cost of collection (cost of collection paid by expense assessments).....	None.
Net amount due from members.....	\$ 28,106.89

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6).....	\$ 10,380.00
Losses in process of adjustment (number of claims....)	None.
Losses reported (number of claims, 3).....	5,000.00
Losses resisted (number of claims....)	None.
All other contingent liabilities .....	None.
Total contingent mortuary liabilities.....	\$ 15,380.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	10,180	\$13,164,500.00	1,062	\$ 1,239,000.00
Policies or certificates written during the year 1896.....	1,163	1,152,500.00	121	128,500.00
Total .....	11,343	\$14,307,000.00	1,183	\$ 1,367,500.00
Deduct number and amount which have ceased to be in force during 1896.....	439	541,500.00	53	62,000.00
Total policies or certificates in force December 31, 1896.....	10,904	\$13,765,500.00	1,130	\$ 1,305,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	19	27,200.00	3	5,000.00
Losses and claims on policies or certificates incurred during year 1896.....	89	124,500.00	7	7,000.00
Total.....	108	\$ 151,700.00	10	\$ 12,000.00
Losses and claims on policies or certificates paid during the year 1896.....	99	136,400.00	10	12,000.00
Policies or certificates terminated by death during 1896.....	89	124,500.00	7	7,000.00
Policies or certificates terminated by lapse during 1896.....	250	417,000.00	46	55,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund; none other.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value?

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. The American experience table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and four thousand, eight hundred and seventy-five dollars and forty-seven cents.

For what purpose, how is it created and where deposited?

Answer. For use in cases of excessive mortality. By setting aside 10 per cent of all mortuary assessments. In registered United States 4 per cent bonds and in the Galesburg National bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. To devisees and creditors.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Assessments are issued by order of the board of managers for the purpose of paying death losses when such occur.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Thirteen thousand, four hundred and seventeen dollars and ninety-seven cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## SECURITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President*, HENRY J. REINMUND.

*Secretary*, CHARLES M. TURNER.

[Incorporated under chapter 175, laws of 1883. Commenced business January 3, 1887.]

Principal office, Phelps Bank building, corner Court and Chenango streets. Binghamton, N. Y.

## BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 268,552.18

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction. ....None.

Annual dues as per contract, without any deduction whatever ..... None.

Assessments: Mortuary, \$211,399.54; expense, \$261,355.92; total... \$ 472,755.46

Medical examiner's fees paid by applicant..... None.

Total paid by members ..... \$ 472,755.46

Interest, \$11,225.15; rent, \$1,092.50; total ..... 12,317.65

Advances to agents repaid, \$53,408.89.

Cash received from all other sources, viz.: Exchange..... 28.06

(Assessments paid in advance, \$ ...)

Total income..... \$ 485,101.17

Total net resources..... \$ 851,653.35

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 125,126.33

Dividends and payments returned to members..... 6,101.58

Commissions and fees retained by or paid or allowed to agents on account of fees and dues ..... 200 336.56

Commissions paid or allowed for collecting assessments..... 9,730.53

Salaries of managers and agents not paid by commissions..... 5,344.23

Salaries of officers, \$12,606.99; other compensation of officers; \$.....; total..... 12,606.99

Salaries and other compensation of office employes..... 8,396.46

Medical examiner's fees, whether paid direct by members or otherwise..... 14 572.00

Rent, \$5,909.03; taxes, \$1,812.72; advertising and printing, \$7,020.43; total..... 14,742.18

Advanced to agents, to be repaid out of future salaries or commissions, \$39,236.49.

All other items, viz.: Traveling expenses, \$3,195.98; general office expenses, \$1,923.86; postage, \$1,982.85; expenses investigating risks, \$1,994.10; legal expenses, \$2,942.36; furniture and fixtures, \$963.40; total..... \$ 13,080.55

(Advanced assessments applied, \$....)

(Total expenses, \$273,648.49.)

Total disbursements.....	\$ 409,885 40
Balance.....	\$ 441,767 95

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances... \$ 9,966.45

Loans on mortgages (first liens) on real estate..... 260,150.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... 300.00

Par value of bonds and stocks owned absolutely..... 11,000.00

Agents' ledger balances secured by bonds and future renewal commissions..... 35,949.77

Cash in office..... 5,208.68

Cash deposits in banks on mortuary and reserve fund account:

Susquehanna Valley bank, Binghamton, N. Y. (mortuary),

\$79,601.35; Third National bank, Syracuse, N. Y. (mortuary),

\$3,000; Chenango Valley Savings bank, Binghamton, N. Y.

(mortuary), \$3,000; suspense mortuary account, \$1,300; total.. 86,901 35

All other deposits:

Susquehanna Valley bank, Binghamton, N. Y., \$1,729 75;

Strong State bank, Binghamton, N. Y., \$24,703.83 (reserve);

total..... 26,435 58

Susquehanna Valley bank, Binghamton, N. Y., \$4,548 01;

Strong State bank, Binghamton, N. Y., \$733 23; Mercantile

National bank, New York, \$575.88 (expense); total..... 5,456.12

Total net or invested assets..... \$ 441,767.95

Deduct depreciation of assets to bring same to market value

and agents' balances unsecured (agents' balances)..... 4,665 71

Total net or invested assets, less depreciation ..... \$ 437,102 24

#### NON-INVESTED ASSETS.

Interest due, \$514.45; accrued, \$3,073.83; on bank deposits, etc.,

\$399 07; total..... \$ 3,917 35

Rents due, \$....; accrued, \$75; total..... 75 00

Market value of real estate over cost and encumbrances. None.

Market value of bonds and stocks over cost..... 25 85

Total non-invested assets..... \$ 4,048 20

Gross assets..... \$ 441,150.44

#### LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....). None.

Taxes due and accrued ..... None.

Salaries, rents and office expenses due and accrued ..... \$ 2,895.48

Borrowed money and interest accrued on same..... None.

Advance assessments and bonus or dividend obligations. None.

All other (not including contingent mortuary), viz: Accrued

commissions, medical examinations, printing, advertising,

etc ..... 8,663 90

Total actual liabilities..... \$ 11,549.88

Balance, net assets. .... \$ 429,601.06

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and expense assessments called and not yet due . . .	\$ 115,315.79
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$....;	
realized, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 115,315.79
Deduct estimated cost of collection .....	4,036 05
Net amount due from members.....	\$ 111,279.74

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17)—annuity or	
installment claims in process of payment.....	\$ 26,666 66
Losses in process of adjustment (number of claims, 4).....	21,000 00
Losses reported (number of claims, 2) .....	10,000.00
Losses resisted (number of claims, 2).....	7,000 00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 64,666 66

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	8,409	\$30,137,350.00	74	\$ 197,000.00
Policies or certificates written and revived during the year 1896.....	4,365	9,523,526 00	38	79,000 00
Total.....	12,774	\$39,660,876.00	113	\$ 276,000 00
Deduct number and amount which have ceased to be in force during 1896.....	2,723	7,041,312 50	43	104,500 00
Total policies or certificates in force December 31, 1896.....	10,051	\$32,619,563 50	69	\$ 171,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	5	30,911.70	None	None
Losses and claims on policies or certificates incurred during 1896 .....	61	166,812 50	None	None
Total.....	66	\$ 197,724.20	None	None
Losses and claims on policies or certificates paid during the year 1896.....	58	125,135 33	None	None
Policies or certificates terminated by death during 1896.....	61	166,812 50	None	None
Policies or certificates not taken during 1896..	554	1,441,500.00	1	\$ 2,000.00
Policies or certificates terminated by lapse during 1896. ....	2,108	5,433,600.00	22	102,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twelve thousand dollars.

Is the association paying the maximum amount specified in the certificates, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; except that the accumulated surplus mortuary fund and the reserve fund are a guarantee fund for the payment of death claims in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; except \$10,663.24 expenses in investigating and adjusting death claims, and expense of making loans and dividends to members from the reserve fund, as provided by the constitution and by-laws of the association.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus existing after five and fifteen years from date of policy in the reserve fund, apportionment will be made to the persistent members to pay future premiums or otherwise. (No fixed sums.)

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience tables at age of entry, increased by an adjusted loading.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Emergency fund, \$237,585.58; mortuary surplus fund, \$167,167.80.

For what purpose, how is it created and where deposited?

Answer. To meet mortuary claims should they exceed the amount provided by the mortuary fund. Created by loading the mortuary payments. Deposited in banks and invested in bonds and mortgages.

Are the officers and directors elected at an annual meeting of members?

Answer. The directors are elected at such a meeting, and they in turn select the officers.

Give maximum, minimum and average age of membership?

Answer. Maximum, 60; minimum, 17; average, 39.67.

Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifty-two thousand, eight hundred and forty-nine dollars and eighty-seven cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SECURITY LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. P. ALLEN.

Secretary, O. G. WILSON.

[Founded 1872. Incorporated September 8, 1891. Commenced business June 16, 1892.]

Principal office, 136 Fifth avenue, Clinton, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 26,407.48



## INCOME DURING THE YEAR 1906.

Gross amount paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.  
 Annual dues as per contract, without any deduction whatever \$ 6,937 05  
 Assessments: Mortuary, \$35,553.94; expense, \$4,020.78; total..... 30,574.72  
 From guaranty notes ..... 186 97  
 Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 46,698.74  
 Interest, \$1,204.56; rent, \$....; total..... 1,204.56  
 Advances to agents repaid ..... 150 80  
 Cash received from all other sources.....None.  
 (Assessments paid in advance, \$538.84.)

Total income..... \$ 48,054.10

Total net resources..... \$ 74,461.53

## DISBURSEMENTS DURING THE YEAR 1906.

Losses and claims ..... \$ 37,078.56  
 Guaranty deposits returned to beneficiaries..... 426 02  
 Advanced payments returned to rejected applicants..... 50.07

Total paid to members..... \$ 37,555.25  
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 4,340.60  
 Commissions paid or allowed for collecting assessments..... 767 59  
 Salaries of managers and agents not paid by commissions..... 561.10  
 Salaries of officers, \$1,833.14; other compensation of officers, \$....; total..... 1,833.14  
 Salaries and other compensation of office employees..... 687.50  
 Medical examiner's fees, whether paid direct by members or otherwise..... 727.86  
 Rent, \$180; taxes, \$....; advertising and printing, \$950 89; total.. 1,130.89  
 Advanced to officers and agents to be repaid out of future salaries or commissions..... 193.40  
 All other items, viz: Office expenses, \$30.25; postage, \$383 93; express, \$17.74; travelling expenses, \$768 28; state fees, \$155.34; telegrams, \$12 88; bills payable, \$225; lapsed guaranty notes, \$1,361.99; total..... 3,003.81

(Advanced assessments applied, \$514.78 )

Total expenses, \$11,559.40.)

Total disbursements..... \$ 51,401.64

Balance..... \$ 23,059.94

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances ... None.  
 Loans on mortgages (first liens) on real estate ..... None.  
 Guaranty fund..... \$ 15,500 00  
 Guaranty notes on members in good standing ..... 1,077.71  
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.  
 Cash with Missouri insurance department..... 1,000.00  
 Cost value of bonds and stocks owned absolutely..... None.  
 Bills receivable..... 275.13  
 Agents' ledger balances.....None.  
 Cash in office..... 1,914.49

## Cash deposits in bank on emergency or reserve fund account:

With L. Lamb, treasurer, in Merchants National bank..... \$ 3,293.51  
 All other deposits..... None.

Total net or invested assets..... \$ 23,059.94  
 Deduct depreciation of assets to bring same to market value  
 and agents' ledger balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 23,059.94

## NON-INVESTED ASSETS.

Interest due, \$ .....; accrued, \$165.82; total..... \$ 165.82  
 Rents due and accrued..... None.  
 Market value of real estate over cost and encumbrances.. None.  
 Market value of bonds and stocks over cost ..... None.

Total non-invested assets. .... \$ 165 82

Gross assets..... \$ 23,225 76

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)..... None.  
 Taxes due and accrued ..... None.  
 Salaries, rents and office expenses due and accrued ..... \$ 901 01  
 Borrowed money and interest accrued on same ..... None.  
 Advance assessments, \$24.06; bonus or dividend obligations,  
 \$ .....; total ..... 24 06  
 All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 925 07

Balance, net assets ..... \$ 23,200.69

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 8,000.00  
 Mortuary assessments due and unpaid ..... None.  
 Mortuary assessments not yet called for losses unadjusted,  
 \$4,000; resisted, \$5,000; reported, \$.....; total..... 9,000 00

Total due from members..... \$ 17,000 00

Deduct estimated cost of collection ..... 850 00

Net amount due from members..... \$ 16,150 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5) ..... \$ 10,000.00  
 Losses in process of adjustment (number of claims, 1) ..... 2,000.00  
 Losses reported (number of claims, ....)..... None.  
 Losses resisted (number of claims, 3)..... 5,000.00  
 All other contingent liabilities ..... None.

Total contingent mortuary liabilities..... \$ 17,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,430	\$2,654,700.00	1,948	\$ 2,222,700 00
Policies or certificates written during the year 1896.....	194	261,900.00	62	30,050 00
Policies or certificates restored during the year 1896.....	3	5,000.00	1	2,000.00
Total.....	1,627	\$2,921,600.00	1,811	\$ 2,274,750.00
Deduct number and amount which have ceased to be in force during 1896.....	298	450,700.00	251	276,100.00
Total policies or certificates in force December 31, 1896.....	1,329	\$2,470,900.00	1,060	\$ 1,998,650 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	6	9,000.00	5	9,000 00
Losses and claims on policies or certificates incurred during year 1896.....	24	45,000.00	17	22,000.00
Total.....	29	\$ 54,000.00	22	\$ 42 000 00
Losses and claims on policies or certificates paid during the year 1896.....	20	27,000.00	16	30,000 00
Policies or certificates terminated by death during 1896.....	24	45,000.00	17	33,000 00
Policies or certificates terminated by cancellation.....	1	2,000.00	1	2,000 00
Policies or certificates terminated by lapse during 1896.....	273	400,700.00	233	268,100.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars on ages up to 35; \$4,000 on ages up to 45; \$3,000 on ages up to 50; \$2,000 on ages up to 60.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of the amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Five per cent deducted to cover cost of collection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Rates are based on age at entry. Meech's tables are used.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Sixteen thousand, five hundred dollars.

For what purpose, how is it created and where deposited?

Answer. A guaranty fund is created by deposit at entry, of which \$15,500 is properly invested and the securities deposited with the auditor of state of Iowa; \$1,000 with insurance department of Missouri.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; for term of two years.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

No. Answer.

Are assignments of certificates to other than such persons allowed?

Answer. Benefit is made payable as authorized by the laws of the state of Iowa.

For what purpose are assessments made and under what authority?

Answer. For mortuary, contingent and surplus funds; by the board of managers.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand and sixty-six dollars and sixty-nine cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SILVER SEAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, J. H. DAUGHMAN.

Secretary, J. W. BRADY.

[Incorporated July 10, 1896. Commenced business July 10, 1896.]

Principal office, room 804 Observatory building, Des Moines, Iowa.

Attorney for service of process in Iowa, C. A. Ballreich

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$	590.50
Annual dues as per contract, without any deduction whatever.....	\$	507.70
Assessments: Mortuary, \$337.85; expense, \$169.85; total.....	\$	407.70
Medical examiner's fees paid by applicant.....		None.

Total paid by members.....	\$	1,098.20
Interest, \$ .... ; rent, \$.....; .....		None.
Advances to agents repaid.....		None.
Cash received from all other sources, viz.: Advanced by directors .....		444.68
(Assessments paid in advance, \$12.)		

Total income .....	\$	1,542.88
Total net resources .....	\$	1,542.88

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$	337.85
Advanced payments returned to rejected applicants .....		None.
Total paid to members .....	\$	337.85
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....		590.50
Commissions paid or allowed for collecting assessments.....		33.00

Salaries of managers and agents not paid by commissions..	None.
Salaries of officers, \$ .....; other compensation of officers, \$ .....;	
total .....	None.
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise .....	None.
Rent, \$111.10; taxes, \$ .....; advertising and printing, \$125.67;	
total .....	\$ 236 77
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: General expenses, \$12.10; books, \$18; postage, \$41.20; office furniture, \$145.80; license, \$18.50; recording fees, \$14; traveling expenses, \$37.50; total .....	338.11
(Advance assessments applied, none.)	
(Total expenses, \$1,198.38)	
Total disbursements.....	\$ 1,536.23
Balance .....	\$ 6 65

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	None.
Cash in office .....	\$ 6.65
Cash deposits in banks on emergency or reserve fund account: .....	None.
All other deposits.....	None.
Total net or invested assets.....	\$ 6.65
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 6.65

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 6.65

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$443.88; interest accrued on same, \$.....; total \$	443.88
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 443.88

## CONTINGENT MORTUARY ASSETS (OR REIMBURSES).

Mortuary assessments called and not yet due .....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; reslated, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ...) .....None.  
 Losses in process of adjustment (number of claims ...) .. None.  
 Losses reported (number of claims....).....None.  
 Losses resisted (number of claims 2)..... \$ 370.00  
 All other contingent liabilities..... None.

Total contingent mortuary liabilities ..... \$ 370.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....				
Policies or certificates written during the year 1896.....	499	\$ 651,000.00	499	\$ 651,000.00
Total.....	499	\$ 651,000.00	499	\$ 651,000.00
Deduct number and amount which have ceased to be in force during 1896.....	244	290,000.00		
Total policies or certificates in force December 31, 1896.....	255	\$ 371,000.00		
Losses and claims on policies or certificates unpaid December 31, 1895.....				
Losses and claims on policies or certificates incurred during year 1896.....	12	337.85		
Total.....	12	\$ 337.85		
Losses and claims on policies or certificates paid during the year 1896.....	12	337.87		
Policies or certificates terminated by death during 1896.....				
Policies or certificates terminated by lapse during 1896.....	244	290,000.00		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Directors by members; officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For paying claims and expenses. In accordance with the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and eighty-seven dollars and fifty cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SOUTHWESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, H. S. HALBERT.*

*Secretary, H. E. KINNEY.*

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Principal office, court house, Main street, Marshalltown, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .....	\$ 65,144.99
Add agents' and other net ledger balances as corrected by examiners.....	2,127.02

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions ..... None.

Annual dues as per contract, without any deduction whatever. .... None.

Assessments: Mortuary, \$92,347.27; expense, \$79,411.12; total..... 171,758.39

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 171,758.39

Interest, \$3,045.12; rent \$ .....; total ..... 3,045.12

Advances to agents repaid ..... None.

Cash received from all other sources: Special deposit fund..... 2,150.02

(Assessments paid in advance, none.)

Total income..... \$ 176,953.53

Total net resources ..... \$ 244,225.54

#### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 82,151.26

Advanced payments returned to rejected applicants..... 28.36

Options returned on surrendered certificates, \$2,451.32; special deposit fund certificates redeemed, \$1,234.24; total..... 3,685.56

Total paid to members..... \$ 85,865.17

Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	\$ 44,728.69
Commissions paid or allowed for collecting assessments.....	3,690.50
Salaries of managers and agents not paid by commissions.....	4,578.70
Salaries and expenses of officers, \$7,463.51; other compensation of officers, none; total.....	7,463.51
Salaries and other compensation of office employees .....	4,831.74
Medical examiner's fees, whether paid direct by members or otherwise.....	5,396.99
Rent, \$553.89; taxes, \$1,013.29; advertising and printing, \$3,983.34; total.....	4,548.52
Advanced to officers and agents, to be paid out of future salaries or commissions.....	None.
All other items, viz : Postage, express and telegrams, \$1,533.50; general office expense, \$1,197.45; total.....	2,730.95
Legal service, \$117.60; interest, \$123.25; total .....	240.85
Agents' balance charged off December 31, 1895.....	761.95
Bills payable.....	650.00
(Advanced assessments applied, none.)	
(Total expenses, \$79,121.40.)	

Total disbursements.....	\$ 164,986.67
Balance .....	\$ 79,238.87

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Certificates of deposit Marshalltown State bank in hands state auditor.....	\$ 2,525.00
Loans on mortgages (first liens) on real estate .....	63,475.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	2,494.68
Cash in office.....	\$ 3,549.80
Cash deposits in banks on emergency or reserve fund account: Marshalltown State bank.....	8,194.39
All other deposits.....	None.
Total net or invested assets .....	\$ 79,238.87
Deduct depreciation of assets to bring same to market value and agent's balance unsecured—agents' balances.....	2,494.68
Total net or invested assets, less depreciation.....	\$ 76,744.19

## NON-INVESTED ASSETS.

Interest due, \$369.25; accrued, \$639.37; total.....	\$ 908.62
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 908.62
Gross assets.....	\$ 77,652.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, . . .).....	None.
Taxes due and accrued.....	None.
Salaries rents and office expenses due and accrued.....	None.
Bills payable, \$1,000; interest accrued on same, \$....; total.....	\$ 1,000.00
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz.:	
Special deposit fund—surplus.....	1,030.10
Special deposit fund—actual.....	6,491.76
Total actual liabilities.....	\$ 8,521.86
Balance, net assets.....	\$ 69,130.95



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 10,494.80
Mortuary assessments due and unpaid.....	9,282.34
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members .....	\$ 19,708.14
Deduct estimated cost of collection.....	1,970.81
Net amount due from members.....	\$ 17,737.33

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	8,263	\$12,420,000.00	5,487	\$ 7,791,000.00
Policies or certificates written during the year 1896.....	2,825	4,315,500.00	1,582	2,221,500.00
Total.....	11,088	\$16,744,500.00	7,049	\$10,012,500.00
Deduct number and amount which have ceased to be in force during 1896.....	2,444	4,196,000.00	1,582	1,613,500.00
Total policies or certificates in force December 31, 1896.....	8,644	\$12,548,500.00	5,487	\$ 8,399,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	6	13,000.00	5	11,000.00
Losses and claims on policies or certificates incurred during year 1896.....	44	70,000.00	27	39,000.00
Total.....	50	\$ 83,000.00	32	\$ 50,000.00
Losses and claims on policies or certificates paid during the year 1896.....	50	83,000.00	32	50,000.00
Policies or certificates terminated by death during 1896.....	44	70,000.00	27	39,000.00
Policies or certificates terminated by lapse during 1896.....	2,400	4,126,000.00	1,535	1,574,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No, but all policies are now paid in full and the payment of the face value of future policies is secured by a deposit with the state insurance department, now amounting to \$65,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; except to protect that fund against fraud.

Does the association or company issue endowment certificates or policies to or undertake and promise to pay to members during life, without regard to physical condition,

any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Limited payment policies are issued which have a fixed guaranteed surrender value after two years from date of issue; special deposit fund created to meet guarantees; no endowment policies issued.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries table loaded 25 per cent at the age of 20, and increased 1 per cent with advancing age thereafter; fixed charge at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Sixty-five thousand dollars.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of all policies in full, and to pay options and guarantees stated in the policies; created by laying aside all surplus from the mortuary fund and from the collection of a definite sum to meet the guarantees; with the Iowa state insurance department.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ten thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### UNDERWRITERS ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. M. BLACK.

Secretary, GEORGE O. NEWMAN.

[Incorporated June 20, 1894. Commenced business June 20, 1894.]

Principal office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 425.67

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$	3,385.00
Annual dues as per contract, without any deduction whatever..	3,577.36

Assessments: Mortuary, \$11,308.73; expense, \$....; total..... \$ 11,308.73  
 Medical examiner's fees paid by applicant .....None.

Total paid by members..... \$ 18,278.09  
 Interest, \$ ....; rent, \$.....; total..... None.  
 Advances to agents repaid .....None.  
 Cash received from all other sources... ..None.  
 Advanced by directors ..... 900.00  
 (Assessments paid in advance, \$65.89)

Total income ..... \$ 19,178.09

Total net resources..... \$ 19,601.76

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims ..... \$ 8,713.17  
 Advanced payments returned to rejected applicants..... 99.30

Total paid to members..... \$ 8,812.47

Commissions and fees retained by or paid or allowed to agents  
 on account of fees and dues..... 3,878.98

Commissions paid or allowed for collecting assessments ..... 1,120.80

Salaries of managers and agents not paid by commissions ..... 1,174.49

Salaries of officers, \$ ....; other compensation of officers, \$.....;  
 total..... None.

Salaries and other compensation of office employees ..... 546.00

Medical examiner's fees, whether paid direct by members or  
 otherwise ..... None.

Rent, \$150; taxes, \$....; advertising and printing, \$854.47; total.. 1,004.47

Advanced to officers and agents, to be repaid out of future sala-  
 ries or commissions ..... None.

All other items, viz:

Postage, \$705.66; general expense, \$582.46; total ..... 1,288.12

Furniture ..... 70.01

Claim defense account..... 19.42

Treasurer overdraft December 31, 1895, returned ..... 128.92

(Advanced assessments applied, \$65.89.)

(Total expenses, \$9,231.21.)

Total disbursements..... \$ 18,043.68

Balance ..... \$ 1,558.08

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....  
 ..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable  
 collaterals ..... None.

Cost value of bonds and stocks owned absolutely ..... None.

Agents' ledger balances..... \$ 148.05

Cash in office ..... 64.15

Cash deposits in bank on emergency or reserve fund account  
 ..... None.

All other deposits: Cash in hands of treasurer subject to check 1,345.88

Total net or invested assets ..... \$ 1,558.08

Deduct depreciation of assets to bring same to market value  
 and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 1,558.08

## NON-INVESTED ASSETS.

Interest due and accrued..... None.

Rents due and accrued ..... None.

Market value of real estate over cost and encumbrances ..... None.

Market value of bonds and stocks over cost. .... None.

Total non-invested assets..... None.

Gross assets ..... \$ 1,558.08

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ... )..None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money and interest accrued on same.....None.	
Advance assessments, \$112.14; bonus or dividend obligations, \$ .....; total.....	\$ 112.14
All other (not including contingent mortuary), viz: Advanced by directors.....	900.00
Total actual liabilities .....	\$ 1,012.14
Balance, net assets .....	\$ 545.94

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....None.	
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, \$1,250; resisted, \$.....; reported, \$250; total.....	\$ 1,500.00
Total due from members .....	\$ 1,500.00
Deduct estimated cost of collection .....	150.00
Net amount due from members.....	\$ 1,350.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 10) .....	\$ 450.00
Losses in process of adjustment (number of claims, 13), estimated	700.00
Losses reported (number of claims, 7), estimated .....	200.00
Losses resisted (number of claims, ....).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 1,350.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	1,488	\$ 7,440,000.00	1,488	\$ 7,440,000.00
Policies or certificates written during the year 1896.....	1,015	5,075,000.00	924	4,620,000.00
Total.....	2,503	\$12,515,000.00	2,412	\$ 12,060,000.00
Deduct number and amount which have ceased to be in force during 1896.....	608	3,040,000.00	588	2,940,000.00
Total policies or certificates in force December 31, 1896.....	1,895	\$ 9,475,000.00	1,824	\$ 9,120,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	8	557.31	8	557.31
Losses and claims on policies or certificates incurred during 1896 .....	151	\$ 9,505.86	147	\$ 9,163.72
Total.....	159	\$ 10,063.17	155	\$ 9,721.03
Losses and claims on policies or certificates paid during the year 1896.....	128	8,713.17	124	8,371.03
Policies or certificates terminated by death during 1896.....	None	None	None	None
Policies or certificates terminated by lapse during 1896.....	608	3,040,000.00	588	2,940,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; except that weekly indemnity is paid in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; except on old form policies 10 per cent may be used for expense of collecting.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; except weekly indemnity.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of claims, under authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand, seven hundred and ninety dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## UNITED STATES MASONIC LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, FRED H. BROWN.*

*Secretary, C. W. GULDAGER.*

[Incorporated February 5, 1884. Commenced business February, 1886.]

Principal office, Davenport, Scott county, Iowa.

Attorney for service of process in Iowa, Finley Burke.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 195,806.24

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 256.00
Annual dues as per contract, without any deduction whatever..	10,597.81
Assessments: Mortuary, \$115,049.24; expense, \$27,664.49; total....	142,713.73
Medical examiners' fees paid by applicant.....	None.

Total paid by members..... \$ 153,567.54

## IOWA INSURANCE REPORT.

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Interest, \$3,065.83; rent, \$ .....; total.....	\$ 6,065.83
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Guaranty fund, \$4,896.42; general fund, \$1,112.03; total.....	5,978.45
(Assessments paid in advance, \$218.82.)	
<b>Total income .....</b>	<b>\$ 163,611.32</b>
<b>Total net resources .....</b>	<b>\$ 361,318.06</b>

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 153,025 00
Advanced payments returned to rejected applicants.....	None.
<b>Total paid to members .....</b>	<b>\$ 153,025.00</b>
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	256 00
Commissions paid or allowed for collecting assessments .....	3,053.55
Salaries of field and reinstatement agents not paid by commis- sions .....	8,230.93
Salaries of officers, \$10,571.27; other compensation of officers, \$ .....; total .....	10,571.27
Salaries and other compensation of office employees.....	4,429.01
Medical examiner's fees, whether paid direct by members or otherwise.....	871 75
Rent and light, \$2,624.74; taxes, \$ .....; advertising and printing, \$899 63; total.....	3,624.37
Legal expenses of defending mortuary fund.....	1,013 53
All other items, viz: Postage, \$1,253.82; state compliance fees, \$199 48; traveling expenses, \$5,459 87; refund account, over- payment, \$103 93; legal expenses paid from guarantee fund, interest, \$1,204.49; all other expenses, \$1,668.73; total .....	9,894 32
(Advanced assessments applied, \$ .....)	
(Total expenses, \$41,944.73)	
<b>Total disbursements.....</b>	<b>\$ 193,969.73</b>
<b>Balance .....</b>	<b>\$ 167,348.33</b>

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances ....	\$ 11,511.34
Loans on mortgages (first liens) on real estate .....	50,200.00
Guaranty fund notes .....	94,864.99
Cost value of property under foreclosure .....	1,965.07
Agents' ledger balances.....	None.
Cash in office, in hands of secretary .....	2,531.31
Cash deposits in banks on emergency or reserve fund account .....	None.
All other deposits:	
Citizens State bank, Council Bluffs, Iowa .....	6,175 62
<b>Total net or invested assets .....</b>	<b>\$ 167,248.33</b>
Deduct depreciation of assets to bring same to market value and agents' balance unsecured (guaranty fund notes of lapsed members charged off).....	84,917.99
<b>Total net or invested assets, less depreciation.....</b>	<b>\$ 82,330.34</b>

## NON-INVESTED ASSETS.

Interest due, \$2,932.16; accrued, \$1,301; total.....	\$ 5,243.16
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
<b>Total non-invested assets .....</b>	<b>\$ 5,243.16</b>
<b>Gross assets.....</b>	<b>\$ 87,578 50</b>

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 4).....	\$ 4,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$218 82; bonus or dividend obligations, \$.....; total.....	218 82
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 4,218 82
Balance, net assets.....	\$ 83,454 66

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$27,000; resisted, \$3,000; reported, \$.....; total.....	\$ 33,000 00
Total due from members.....	\$ 33,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 33,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5).....	\$ 12,500.00
Losses in process of adjustment (number of claims, 7) .....	14,500.00
Losses reported (number of claims, ...) .....	None.
Losses resisted (number of claims, 6).....	6,000 00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 33,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	6,734	\$12,210,750 00	567	\$ 1,334,750 00
Policies or certificates written during the year 1896 .....	42	42,000 00	7	7,000 00
Total.....	6,776	\$12,252,750.00	574	\$ 1,341,750 00
Deduct number and amount which have ceased to be in force during 1896.....	2,367	5,315,750 00	300	850,000 00
Total policies or certificates in force December 31, 1896.....	4,409	\$ 7,037,000 00	274	\$ 491,750.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	82	126,750.00	8	20,000 00
Losses and claims on policies or certificates incurred during year 1896.....	64	127,500.00	4	10,000.00
Total.....	146	\$ 254,250.00	12	\$ 30,000 00
Losses and claims on policies or certificates paid during the year 1896.....	124	277,250 00	12	30,000.00
Policies or certificates terminated by death during 1896.....	64	127,500.00	4	10,000.00
Policies or certificates terminated by lapse during 1896.....	2,303	\$ 5,068 250.00	206	840,000 00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars, based on certificates of \$1,000 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount to be paid from mortuary fund as provided by articles of incorporation. Members are subject to pro rata assessment to meet any deficiency.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. The expense of collecting this fund not to exceed 10 per cent thereof, and the legal expense of defending this fund against disputed and resisted claims against it may, upon the order of the board of directors, be paid out of it.

Does the association or company issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American and combined experience tables; at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Six thousand dollars.

For what purpose, how is it created and where deposited?

Answer. Created to meet extraordinary death rate. Is composed of surplus mortuary moneys and is loaned out on real estate as provided by the laws of Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are, and officers are elected annually by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, as provided by statutes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes. The only persons who may be named as beneficiaries are the wife, husband, relatives, legal representatives, heirs and legatees of applicant.

For what purpose are assessments made and under what authority?

Answer. To pay death losses; for guaranty fund and for expense purposes. Under authority of the articles of incorporation and laws of Iowa; by the board of directors of the association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. The last bi-monthly call produced \$1,000 for each certificate assessed for.



## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## WESTERN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, WILLIAM FISHER.*

*Secretary, J. G. VAN ORMAN.*

[Incorporated September 7, 1891. Commenced business September 8, 1891.]

Principal office, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,834.55

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application without deductions.....	\$ 784.90
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$1,161.68; expense, \$377.77; total.....	1,540.45
Medical examiner's fees paid by applicant.....	None.

Total paid by members .....	\$ 2,325.35
Interest and rent .....	None.
Advances to agents repaid .....	None.
Cash received from all other sources, viz:	
Notes.....	439.85
Paymasters' orders.....	1,504.92
(Assessments paid in advance, \$.....)	

Total income .....	\$ 4,270.12
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Total net resources.....	\$ 8,104.67
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 1,223.46
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 1,223.46
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	784.90
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$.....; other compensation of officers, \$.....; total .....	None.
Salaries and other compensation of office employees.....	340.03
Medical examiner's fees, whether paid direct by members or otherwise.....	None.

Rent, \$86; taxes, \$.....; advertising and printing, \$80.80; total....	\$	156.80
Advanced to officers and agents, to be repaid out of future salaries or commissions.....		None.
All other items, viz:		
Auditor of state, \$11; legal service, \$37; total.....		38.00
Postage, fuel and lights .....		50.99
Office furniture and fixtures .....		174.00
Old guarantee notes and orders canceled by lapse.....		2,599.37
Total disbursements.....	\$	5,887.08
Balance .....	\$	2,767.65

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....		None.
Loans on mortgages (first liens) on real estate.....		None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....		None.
Cost value of bonds and stocks owned absolutely .....		None.
Agents' ledger balances .....		None.
Cash in office.....	\$	174.00
Cash deposits in banks on emergency or reserve fund account:		
Marshalltown State bank.....		446.48
Paymaster's orders.....		1,504.98
All other deposits:		
Notes.....		439.85
Judgment on real estate.....		202.40
Total net or invested assets.....	\$	2,767.65
Deduct depreciation of assets to bring same to market value and agent's balance unsecured (notes and paymaster's orders)		512.15
Total net or invested assets, less depreciation.....	\$	2,255.50

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; total.....		None.
Rents due, \$.....; accrued, \$.....; total.....		None.
Market value of real estate over cost and encumbrances.....		None.
Market value of bonds and stocks over cost.....		None.
Total non-invested assets .....		None.
Gross assets .....	\$	2,255.50

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)		None.
Taxes due and accrued.....		None.
Salaries, rents and office expenses due and accrued.....		None.
Borrowed money, \$.....; interest accrued on same, \$.....; total.....		None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total .....		None.
All others (not including contingent mortuary).....		None.
Total actual liabilities .....		None.
Balance, net assets .....	\$	2,255.50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called.....		None.
Mortuary assessments due and unpaid .....		None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....		None.
Total due from members. ....		None.
Deduct estimated cost of collection .....		None.
Net amount due from members .....		None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims...)	None.
Losses in process of adjustment (number of claims...)	None.
Losses reported (number of claims...)	None.
Losses resisted (number of claims...)	None.
All other contingent liabilities	None.
Total contingent mortuary liabilities	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	312	\$ 239,500.00
Policies or certificates written during the year 1896.....	337	278,950.00
Total.....	639	\$ 518,450.00
Deduct number and amount which have ceased to be in force during 1896.....	379	277,050.00
Total policies or certificates in force December 31, 1896.....	260	\$ 241,400.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during the year 1896.....	45	1,223.46
Total.....	45	\$ 1,223.46
Losses and claims on policies or certificates paid during the year 1896.....	45	1,533.46
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	379	277,050.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars for accidental death and \$25 weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For paying death claims, weekly indemnities and necessary expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, one hundred and seventy dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## WOODMEN ACCIDENT ASSOCIATION,

Organised under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, A. O FAULKNER.

Secretary, C. E. SPANGLER.

[Incorporated July 8, 1890 Commenced business August 11, 1890.]

Principal office, Lincoln, Neb.

Attorney for service of process in Iowa, Perry Perkins, Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 9,138.81

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions. ....	\$ 8,316 00
Annual dues as per contract, without any deduction whatever..	13,233.29
Assessments: Indemnity.....	29,748.05
Medical examiner's fees paid by applicant .....	None.

Total paid by members. ....	\$ 51,297 34
Interest, \$....; rent, \$....; total .....	None.
Advances to agents repaid .....	None.
Cash received from all other sources.....	6.78
(Assessments paid in advance, \$....)	

Total income.....	\$ 51,304.12
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Total net resources.....	\$ 60,440.93
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 32,696.28
Advanced payments returned to rejected applicants .....	88.80

Total paid to members.....	\$ 32,779.58
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	8,316.00
Commissions paid, not included above.....	1,788.25
Salaries of managers and agents not paid by commissions.....	None.
Salaries and other compensation of officers.....	4,917.50
Salaries and other compensation of office employees.....	2,517 00
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$538; taxes, \$....; advertising and printing, \$642.75; total..	1,170.75
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.

## All other items, viz:

Postage.....	\$ 1,263.16
Adjusting claims, \$633.75; filing statements, \$80; total.....	713.70
Traveling expenses, \$434 35; examinations, \$186 30; total.....	620.65
General expense.....	800.20

(Advanced assessments applied, \$....)

(Total expenses, \$32,065.21.)

Total disbursements.....	\$ 54,844.79
Balance.....	\$ 5,596.14

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Columbia National bank, Lincoln, Neb.....	\$ 5,086.61
All other deposits: Columbia National bank, Lincoln, Neb.....	559.53
Total net or invested assets.....	\$ 5,596.14
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 5,596.14

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 5,596.14

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 5,596.14

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments called and not yet due.....	\$ 5,624.00
Mortuary assessments due and unpaid.....	1,094.00
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 6,718.00
Deduct estimated cost of collection.....	671.80
Net amount due from members.....	\$ 6,046.20

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, 54).....	\$ 1,367.20
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,367.20

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	6,286	\$11,960,800.00	686	\$ 1,372,250.00
Policies or certificates written during the year 1896.....	2,772	4,179,400.00	224	880,000.00
Total.....	9,058	\$16,140,200.00	910	\$ 1,702,250.00
Deduct number and amount which have ceased to be in force during 1896.....	4,003	6,536,400.00	434	853,450.00
Total policies or certificates in force Dec. 31, 1896.....	5,055	\$9,603,800.00	476	\$ 848,800.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	31	2,348.78		
Losses and claims on policies or certificates incurred during the year 1896.....	648	31,714.79		
Total.....	679	\$ 34,063.57		
Losses and claims on policies or certificates paid during the year 1896.....	625	32,696.28	63	\$ 5,774.49
Policies or certificates terminated by death during 1896.....	8	8,500.00	1	500.00
Policies or certificates terminated by lapse during 1896.....	3,995	6,727,900.00	433	852,900.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent may be used for expense of collections and disbursements.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Two dollars each.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand and thirty-six dollars and sixty-one cents.

For what purpose, how is it created, and where deposited?

Answer. Columbia National bank, Lincoln, Neb.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Relatives and estate.

For what purpose are assessments made, and under what authority?

Answer. Losses and expense of management.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ten thousand, one hundred and ten dollars.



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DETAILED STATEMENTS  
OF  
FRATERNAL BENEFICIARY SOCIETIES.

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# ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## ANCIENT ORDER OF UNITED WORKMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Grand Master Workman, R. L. TILTON. Grand Recorder, B. F. REHKOPF.  
Grand Receiver, Wm. WILSON, JR.*

[Incorporated ———. Commenced business November 27, 1873.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, B. F. Rehkopf, Des Moines.

### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....		
.....	} Beneficiary fund....	\$ 285 25
	} General fund.....	1,076.15

### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of fees received, charter fees, certificate fees and supplies sold, without deductions.....	\$ 2,550.98
Received from Degree of Honor lodges .....	508.00
Annual dues as per contract, without any deduction whatever, per capita tax.....	17,153 00
Assessments: Mortuary, \$150,726.50; expense, \$....; total.....	150,726.50
Accident and sick benefit.....	None.
Medical examiner's fees paid by applicant (paid direct by subordinate lodge).....	None.

Total paid by members .....	\$ 171,028.48
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
(Assessments paid in advance, \$....)	

Total income.....	\$ 171,028.48
Total net resources.....	\$ 172,389.88

### DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 138,950.00
Advanced payments returned to rejected applicants.....	None.
Total paid to beneficiaries.....	\$ 138,950.00
Paid to supreme lodge on relief call.....	12,344.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	None.

Amount returned to subordinate lodges to correct error.....	\$	12.00
Commissions paid or allowed for collecting assessments. None.		
Salaries of managers and agents not paid by commissions, field deputies.....		3,699.40
Total amount of salaries, fees per diem, mileage, expenses paid to officers. Amount paid to each: Grand master workman, \$1,145.63; standing committees, \$445.58; grand recorder, \$2,291.67; grand receiver, \$200.00; total.....		4,082.88
Salaries and other compensation of office employees, paid by grand recorder out of his salary.....	None.	
Office fixtures, \$129.33; fraternal congress, \$135.91; total.....		265.23
Medical examiner's fees, whether paid direct by members or otherwise.....	None.	
Loyal Workman (official organ).....		2,543.49
Rent, \$200.00; taxes, \$....; advertising and printing, \$1,317.43; total.....		1,617.43
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.	
Expense of grand lodge session, \$3,238.50; litigation and attorneys' fees, \$1,610.01; total.....		4,848.51
All other items, viz.: Per capita tax to Supreme lodge.....		1,274.08
Paid for stock supplies, \$713.24; Degree of Honor Grand lodge, \$598.00; total.....		1,311.24
All other items.....		28.50
Total disbursements.....	\$	171,975.75
Balance.....	\$	414.13

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.	
Loans on mortgages (first liens) on real estate. ....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.	
Cost value of bonds and stocks owned absolutely.....	None.	
Agents' ledger balances.....	None.	
Cash in office.....	None.	
Cash deposits in banks on emergency or reserve fund account:		
Washington National bank, Washington, Iowa.....	\$	414.13
All other deposits.....	None.	
Total net or invested assets.....	\$	414.13
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.	
Total net or invested assets, less depreciation.....	\$	414.13

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued.....	None.	
Market value of real estate over cost and encumbrances.....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	None.	
Gross assets.....	\$	414.13

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	None.	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money and interest accrued on same.....	None.	
Advance assessments and bonus or dividend obligations.....	None.	
All other (not including contingent mortuary).....	None.	
Total actual liabilities.....	None.	
Balance, net assets.....	\$	414.13

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, calls 16 and 17 due January 2, 1897.....	\$ 18,400 00
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
(Make assessments when beneficiary fund in hands of grand receiver falls below \$4,000.)	
Total due from members.....	\$ 18,400 00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 18,400.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6).....	\$ 12,000.00
Losses in process of adjustment (number of claims, 1) .....	2,000.00
Losses reported (number of claims, none).....	None.
Losses resisted (number of claims, none) .....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 14,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895. ....	9,517	\$19,034,000.00
Policies or certificates written during the year 1896.....	968	1,936,000.00
Total .....	10,485	\$20,970,000.00
Deduct number and amount which have ceased to be in force during 1896.....	791	1,582,000.00
Total policies or certificates in force December 31, 1896.....	9,694	\$19,388,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	17	32,950.00
Losses and claims on policies or certificates incurred during the year 1896.....	60	120,000.00
Total .....	77	\$ 152,950.00
Losses and claims on policies or certificates paid during the year 1896.....	70	128,950.00
Policies or certificates terminated by death during 1896....	60	120,000.00
Policies or certificates terminated by suspensions during 1896....	731	1,462,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made.

Answer. Sixty deaths.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Per capita tax paid by lodges quarterly.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Forty cents per capita per member, quarterly.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security of such guarantee.

Answer. Two thousand dollars. Fraternal obligations pledge payment in full Number of assessments not limited.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. The latter.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Not used.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Grand lodge officers elected annually by representatives of the various subordinate lodges at Grand lodge session.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death losses only; made by the Grand lodge officers by authority of Grand lodge.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization.

Answer. Voluntary; Grand lodge of Iowa, organized November 27, 1873.

Number in force at beginning and end of year; if more than one class, number in each class.

Answer. Nine thousand, five hundred and seventeen at beginning; 9,004 at close; one class.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### CATHOLIC KNIGHTS OF AMERICA (SUPREME COUNCIL).

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, EDW. FERNBY.*

*Secretary, WM. S. O'BOURKE.*

*Treasurer, CHAS. J. KIRSCHNER.*

[Incorporated April 1, 1880. Commenced business May 1, 1877.]

Principal office, Ft. Wayne, Ind.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year.....\$ 350,200.71

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,194.00
Annual dues as per contract, without any deduction whatever..	24,416.98
Assessments: Mortuary, \$715,539.63; expense, \$.....; accident, \$.....; sick benefit, \$.....; total.....	715,539.63
Medical examiner's fees paid by applicant.....	1,536.00
Total paid by members.....	\$ 744,586.60
Interest, \$14,346.34; rent, \$524; total.....	14,770.24
Advances to agents repaid .....	None.
Cash received from all other sources, viz: Bonds redeemed, Bulletin, tornado benefit certificates, supplies, directory uniform rank, fines refunded.....	81,540.89
(Assessments paid in advance, \$.....)	

Total income.....	\$ 790,907.73
Total net resources.....	\$1,141,307.44

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 679,333.35
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 679,333.35
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	None.
Commissions paid or allowed for collecting assessments....	None.
Salaries of managers and agents not paid by commissions.....	None.
Amount paid to each officer: Supreme president, \$999.96; supreme secretary, \$3,000; supreme treasurer, \$1,999.88; supreme organizers and trustees, \$3,337.58; total.....	8,337.34
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise .....	1,536.00
Rent, \$363.40; taxes, \$.....; advertising and printing, \$21.50; total.....	284.90
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Expense, Bulletin, supplies, tornado, loss on bonds.....	43,376.63
Total disbursements.....	\$ 731,768.27
Balance .....	\$ 409,449.17

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 20,000.00
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	371,330.84
Agents' ledger balances.....	None.
Cash in office, outstanding order.....	566.76
Cash deposits in banks on emergency or reserve fund account: Ohio Valley National bank, Cincinnati, Ohio .....	2,794.47
All other deposits: First and Second National banks, Toledo, Ohio.....	14,757.60
Total net or invested assets.....	\$ 409,449.17
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	3,850.34
Total net or invested assets, less depreciation.....	\$ 406,038.83

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Furniture .....	\$	750.00
Rents due and accrued.....	None.	
Ledger accounts .....		882 98
Market value of real estate over cost and encumbrances..	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	\$	1,632.98
Gross assets.....	\$	407,781.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 7) .....	\$	5,708.33
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money and interest accrued on same. ....	None.	
Advance assessments and bonus or dividend obligations..	None.	
All others (not including contingent mortuary).....	None.	
Total actual liabilities .....	\$	5,708.33
Balance, net assets.....	\$	402,073.49

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$	66,781.32
Mortuary assessments due and unpaid.....		33,371.45
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.	
Total due from members.....	\$	100,152.77
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$	100,152.77

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 26).....	\$	48,000.00
Losses in process of adjustment (number of claims, 20) .....		35,000 00
Losses reported (number of claims, 3).....		5,000.00
Losses resisted (number of claims, ....)	None.	
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$	88,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1896.....	23,644	\$ 38,553,500	150	\$ 254,000
Policies or certificates written during the year 1896.....	2,908	3,514,500	3	6,000
Total.....	25,547	\$ 42,068,000	153	\$ 260,000
Deduct number and amount which have ceased to be in force during 1896.....	1,508	3,176,500	9	15,000
Total policies or certificates in force December 31, 1896.....	24,041	\$ 38,891,500	144	\$ 245,000
Losses and claims on policies or certificates unpaid December 31, 1895.....	65	117,041	2	3,000
Losses and claims on policies or certificates incurred during year 1896.....	370	652,000	4	7,000
Total.....	435	\$ 769,041	6	10,000
Losses and claims on policies or certificates paid during the year 1896 .....	379	679,333	5	9,000
Policies or certificates terminated by death during 1896.....	348	696,000	4	7,000
Policies or certificates terminated by lapse during 1896.....	1,158	2,480,500	5	8,000

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Forty-three claims for death.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar per capita for each member.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations? If so, state amount guaranteed, and the security or such guarantee?

Answer. The amount is limited until the assessment per capita reaches \$2,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Five per cent for reserve fund.

Does the association or company issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Members are rated when admitted; rate remains the same.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred and thirty-four thousand, five hundred dollars.

For what purpose, how is it created and where deposited?

Answer. Emergency or epidemic.

Are the officers and directors elected at annual meeting of members?

Answer. Biennial.

If not, how are they selected?

Answer. Delegates from each state.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed.

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Death; supreme council.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Three classes; \$30,998,000, \$7,245,000, \$618,500.

Number of members in each class?

Answer. Fifteen thousand, four hundred and ninety-nine, 7,245, 1,297.

If voluntary, so state, and give date of organization?

Answer. Voluntary; April 1, 1880.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Kentucky; special act; April 1, 1880.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. First class, 15,499; second class, 7,245; third class, 1,297 at end of year.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.



## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*High Chief Ranger, THOMAS H. CANNON.*

*Secretary, THEO. B. THIELE.*

*Treasurer, THOMAS J. CALLEN.*

[Incorporated May 24, 1883. Commenced business May 24, 1883.]

Principal office, 109 E. Randolph street, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. ....\$ 6,471.89

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions ....None.

Annual dues as per contract, without any deduction whatever .....None.

Assessments: Mortuary, \$244,863.93; expense, \$23,854.72; accident, \$.....; sick benefit, \$.....; total.....\$ 268,217.70

Medical examiner's fees paid by applicant .....None.

Total paid by members .....\$ 268,217.70

Interest, \$.....; rent, \$.....; total.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz :

Charter fees.....8,787.07

Merchandise or supplies.....8,663.56

(Assessments paid in advance, \$.....)

Total income .....\$ 285,667.33

Total net resources.....\$ 292,139.22

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 236,837.16

Advanced payments returned to rejected applicants.....None.

Total paid to members .....\$ 236,837.16

Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....4,700.00

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....1,172.82

Total amount of salaries, fees per diem, mileage and expenses paid to officers:

High chief ranger.....\$ 1,306.91

High secretary .....2,400.00

High treasurer .....1,200.00— 4,895.91

Salaries and other compensation of office employees.....	\$ 4,152.01
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent and taxes, \$1,200; insurance, \$35.50; advertising and printing, \$2,851.49; total.....	4,076.98
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Official journal, \$5,136.41; registration fees, \$160.20; merchandise, \$1,674.58; postage, \$1,070.92; expense of annual session, \$4,120.33; incidentals, telephone, express, etc., \$684; total.....	14,855.44
Total disbursements.....	\$ 270,710.82
Balance .....	\$ 21,428.40

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 3,368.23
Cash deposits in banks on emergency or reserve fund account:	
Milwaukee National bank .....	14,355.07
Stock and office fixtures.....	3,703.10
All other deposits.....	None.
Total net or invested assets.....	\$ 21,428.40
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 21,428.40

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stock over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 21,428.40

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$ .....; bonus or dividend obligations, \$.....; total .....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 21,428.40

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due .....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.
Total due from members .....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 15)..... \$ 15,000.00  
 Losses in process of adjustment (number of claims, ...).....None.  
 Losses reported (number of claims, ...).....None.  
 Losses resisted (number of claims, ...).....None.  
 All other contingent liabilities.....None.

Total contingent mortuary liabilities ..... \$ 15,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	29,130	\$29,130,000 00	478	\$ 478,000 00
Policies or certificates written during the year 1896.....	8,435	8,435,000 00	270	270,000 00
Total.....	37,565	\$37,565,000 00	748	\$ 748,000 00
Deduct number and amount which have ceased to be in force during 1896.....	2,718	2,718,000 00	22	22,000 00
Total policies or certificates in force December 31, 1896.....	34,847	\$34,847 000 00	716	\$ 716,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	6	6,000 00	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	244	244,000 00	1	1,000 00
Total.....	250	\$ 250,000 00	1	\$ 1,000 00
Losses and claims on policies or certificates paid during the year 1896.....	236 6-7	236,857.16	1	1,000 00
Policies or certificates terminated by death during 1896.....	244	244,000 00	1	1,000 00
Policies or certificates terminated by lapse during 1896.....	2,474	2,474,000 00	21	21,000 00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Two hundred and forty-four death endowment claims.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Four dollars to \$6 per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. One thousand dollars, secured by general pro rata assessments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Pro rata.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, on condition that there are no heirs, when public charities may participate.

For what purpose are assessments made and under what authority?

Answer. To pay death claims.

Has the association or society more than one class?

Answer. No. Commencing January 1, 1897, three classes will be established.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act.

Answer. Not organized heretofore under Iowa laws.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Organized in state of Illinois May 24, 1883, under act concerning corporations, April 18, 1873.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ENDOWMENT RANK KNIGHTS OF PYTHIAS,

Organized under the laws of Congress, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President Board of Control, J. A. HINSEY. Secretary Board of Control, H. B. STOLTE.*

[Incorporated October 5, 1873. Commenced business November 1, 1877.]

Principal office, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 400,537.63

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions, retained by secretaries of local branches..... None.

Annual dues as per contract, without any deduction whatever.\$ 51,334.35

Assessments:

Mortuary and expense..... 1,074,351.35

Accident, \$....; sick benefit, \$....; total .... None.

Medical examiner's fees paid by applicant..... None.

Total paid by members.....\$1,125,685.70

Interest, \$20,514.06; rent, \$.....; total.....	\$ 20,514.06
Advances to agents repaid .....	None.
Cash received from all other sources, viz: Certificate card and other fees.....	671.49
(Assessments paid in advance, \$.....)	
Total income .....	\$1,146,871.24
Total net resources.....	\$1,547,408.87

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 973,438.18
Advanced payments returned to rejected applicants, certificates canceled.....	12,473.86
Total paid to members.....	\$ 986,912.04
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	None.
Commissions paid or allowed for collecting assessments .....	None.
Salaries of managers and agents not paid by commissions.....	6,000.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,051.55
Amount paid to each: President, \$3,000; secretary, \$1,000.	
Salaries and other compensation of office employees.....	8,672.88
Medical examiner's fees, whether paid direct by members or otherwise .....	27,889.25
Rent, \$2,400; taxes, \$.....; advertising and printing, \$10,237.16; total.....	12,697.26
Advanced to officers and agents to be repaid out of future salaries or commissions .....	None.
All other items, viz: Attorneys and expenses in contested cases, \$10,720.18; organizers' expenses, \$25,783.98; investigating death claims, \$5,103.98; miscellaneous, office and other expenses, \$4,295.60; judgment, interest and costs, \$2,855.60; printing biennial report and constitution, \$1,557.56; total.....	50,315.00
Total disbursements.....	\$1,063,537.94
Balance .....	\$ 453,870.93

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	None.
Loans on mortgages (first liens) on real estate.....	\$ 112,225.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	14,500.00
Cost value of bonds and stocks owned absolutely.....	171,855.72
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
City National bank, Fort Worth, Texas.....	112,982.25
City National bank, Hastings, Mich.....	5,000.00
First National bank, Chicago, Ill.....	34,307.86
All other deposits; Bills receivable (secured by first mortgage bonds).....	3,000.00
Total net or invested assets.....	\$ 453,870.93
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 453,870.93

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$20,757.48; total.....	\$ 20,757.48
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	8,624.26
Total non-invested assets.....	\$ 29,381.74
Gross assets.....	\$ 453,252.69

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)..... None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... None.  
 Borrowed money and interest accrued on same..... None.  
 Advanced assessments and bonus on dividend obligations..... None.  
 All other (not including contingent mortuary)..... None.  
 Total actual liabilities..... None.

Balance, net assets..... \$ 483,253.00

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... None.  
 Mortuary assessments due and unpaid..... \$ 23,820.00  
 Mortuary assessments not yet called, for losses unadjusted, \$...;  
 resisted, \$ ...; reported, \$....; total..... None.

Total due from members..... \$ 23,820.00  
 Deduct estimated cost of collection..... None.

Net amount due from members..... \$ 23,820.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)..... None.  
 Losses in process of adjustment (number of claims, 53)..... \$ 133,000.00  
 Losses reported (number of claims, 48)..... 121,000.00  
 Losses resisted (number of claims, 22)..... 64,000.00  
 All other contingent liabilities..... None.

Total contingent mortuary liabilities..... \$ 318,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	40,988	\$82,256,000 00	214	\$ 862,000.00
Policies or certificates written during the year 1896.....	10,990	16,989,500.00	102	232,500.00
Total.....	51,978	\$99,245,500.00	406	\$ 594,500.00
Deduct number and amount which have ceased to be in force during 1896.....	5,145	8,688,000.00	42	55,000.00
Total policies or certificates in force December 31, 1896.....	46,833	\$90,557,500.00	364	\$ 539,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	118	281,000.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1896.....	423	1,048,000.00	4	10,000.00
Total.....	601	\$ 1,329,000.00	5	\$ 11,000.00
Losses and claims on policies or certificates paid during the year 1896.....	478	1,011,000.00	3	6,000.00
Policies or certificates terminated by death during 1896.....	423	1,048,000.00	4	10,000.00
Policies or certificates terminated by lapse during 1896.....	4,622	7,640,000.00	38	45,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Fifty-three claims in process of adjustment, forty eight claims proof of death not completed, twenty-two claims resisted.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Thirty-five claims compromised, twenty-seven claims resisted; misrepresentation in application for membership, suicide, and death resulting from excessive use of alcoholic liquors.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes, annual dues?

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Sixty cents per \$1,000.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Fixed sums graded according to applicant's age at time of admission.

Has the association or society an emergency or reserve fund.

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. The board of control is selected by the Supreme Lodge Knights of Pythias.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death claims and expenses.

Has the association or society more than one class?

Answer. No.

If so, how many, and amount of indemnity in each?

Answer. Certificates for \$500, \$1,000, \$2,000 and \$3,000 are issued.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Organized under the law of congress for District of Columbia, October 5, 1875; reincorporated June 29, 1894.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning of year, 40,988; close of year, 46,833.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## • FRATERNAL AID ASSOCIATION,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President*, LEWIS A. RYDER.

*Secretary*, ED. ROUSELL.

*Treasurer*, C. O. ANDERSON.

[Incorporated February 20, 1894. Commenced business October 14, 1890.]

Principal office, Lawrence, Kan.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 4,400.02

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 971.50
Annual dues as per contract, without any deduction whatever.....	13,601.15
Assessments: Mortuary, \$76,843.86; expense, \$....; total.....	76,843.86
Accident and sick benefit.....	None.
Medical examiner's fees paid by applicant.....	None.

Total paid by members .....

Interest and rent.....

Advances to agents repaid .....

Cash received from all other sources, viz.: Supplies.....

Miscellaneous, \$131 50; borrowed money, \$1,890 12; total.....

(Assessments paid in advance, none.)

Total income.....

Total net resources .....

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....

Advanced payments returned to rejected applicants.....

Total paid to members.....

Commission and fees retained by or paid or allowed to agents on account of fees and dues.....

Commissions paid or allowed for collecting assessments...None.

Salaries of managers and agents not paid by commissions.....None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....

Amount paid to each: President, \$1,404.30; secretary, \$1,300.00; advisory board, \$420.76.

Salaries and other compensation of office employees.....



Medical examiner's fees, whether paid direct by members or otherwise .....	None.	
Rent, \$475.40; taxes, \$.....; advertising and printing, \$3,645.18; total .....		\$ 4,120.58
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.	
All other items, viz.: Office expenses.....	580.74	
Miscellaneous .....	1,966.01	
Total disbursements.....		\$ 88,891.74
Balance .....		\$ 9,633.70

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.	
Loans on mortgages (first liens) on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.	
Cost value of bonds and stocks owned absolutely.....	None.	
Agents' ledger balances.....	None.	
Cash in office.....	\$ 122.80	
Cash deposits in banks on emergency or reserve fund account: General treasurer's office.....	9,570.90	
All other deposits.....	None.	
Total net or invested assets.....	\$ 9,693.70	
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.	
Total net or invested assets, less depreciation.....		\$ 9,693.70

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued .....	None.	
Market value of real estate over cost and encumbrances.....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	None.	
Gross assets.....		\$ 9,693.70

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	None.	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	\$ 555.19	
Borrowed money, \$2,181.31; interest accrued on same, \$93.19; total .....	2,274.50	
Advanced assessments and bonus or dividend obligations.....	None.	
All other (not including contingent mortuary); viz.: Printing, supplies, etc.....	476.43	
Total actual liabilities.....		\$ 3,306.11
Balance, net assets.....		\$ 6,387.59

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid.....	None.	
Mortuary assessments not yet called, for losses unadjusted, resisted and reported .....	None.	
Total due from members.....	None.	
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	None.	

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....None.  
 Losses in process of adjustment (number of claims, ....).....\$ 3,000.00  
 Losses reported (number of claims, ....).....None.  
 Losses resisted (number of claims, ....).....None.  
 All other contingent liabilities.....None.

Total contingent mortuary liabilities.....\$ 3,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	6,518	\$11,368,200.00	116	\$ 196,000.00
Policies or certificates written during the year 1896.....	4,088	6,186,000.00	258	437,000.00
Total.....	10,601	\$17,558,200.00	374	\$ 633,000.00
Deduct number and amount which have ceased to be in force during 1896.....	1,881	2,959,200 00	108	190,000.00
Total policies or certificates in force December 31, 1896.....	8,720	\$14,594,000.00	266	\$ 443,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....				
Losses and claims on policies or certificates incurred during 1896.....	40	76,000.00	1	1,000.00
Total.....	40	\$ 76,000.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during year 1896.....	39	73,000.00	1	1,000.00
Policies or certificates terminated by death during 1896.....	40	76,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	1,841	2,883,200.00	107	189,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Forty mortuary

Number and kind of claims compromised or resisted, and brief statement of reasons?

Answer. One fraudulent claim; no such party died.

Does the association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar certificate fee from organized councils.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No; one assessment for each member in good standing at time of death, not to exceed amount of certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Fifteen per cent of mortuary assessment is set aside for general expenses.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; 70 years constitutes total disability; then half of certificate is paid, remainder at 75 years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.  
 Has the society an emergency or reserve fund?  
 Answer. Yes.  
 What is the amount thereof?  
 Answer. Ten thousand dollars.  
 For what purpose, how is it created, and where deposited?  
 Answer. Twenty-five per cent each \$1,000 collected annually by local councils until assessments exceed twelve in any stated year.  
 Are the officers and directors elected at annual meeting of members? If not, how are they selected?  
 Answer. Biennially.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. Yes.  
 Are certificates issued to persons other than the family or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purpose are assessments made, and under what authority?  
 Answer. Payment of death and total disability claims.  
 Has the association or society more than one class?  
 Answer. No.  
 If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.  
 Answer. Organized at Lawrence, Kan., October 14, 1890.  
 Number in force at beginning and end of year.  
 Answer. Six thousand, five hundred and eighteen at beginning of the year, 8,720 at close of 1896.  
 Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?  
 Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### FRATERNAL UNION OF AMERICA,

Organized under the laws of the State of Colorado, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, F. F. ROOSE.*

*Secretary, JOHN L. HANDLEY.*

*Treasurer, S. S. BOTY.*

[Incorporated September 1, 1896. Commenced business September 1, 1896.]

Principal office, Denver, Colo.

Attorney for service of process in Iowa, State Auditor of Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$

4,019 00

Annual dues as per contract, without any deduction whatever..

507.50

**Assessments:**

Mortuary, \$4,061.51; expense, \$....; total .....	\$ 4,061.51
Accident, \$....; sick benefit, \$....; total.....	None.
Medical examiner's fees paid by applicant.....	1,846.00
Total paid by members.....	\$ 10,484.21
Interest, \$....; rent, \$....; total.....	None.
Advances to agents repaid .....	None.
Cash received from all other sources .....	3,884.34
(Assessments paid in advance, \$....)	
Total income.....	\$ 13,818.55
Total net resources .....	\$ 13,818.55

**DISBURSEMENTS DURING THE YEAR 1886.**

Losses and claims.....	\$ 3,186.00
Advanced payments returned to rejected applicants.....	27.50
Total paid to members.....	\$ 3,213.50
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	4,185.99
Commissions paid or allowed for collecting assessments...None.	
Salaries of managers and agents not paid by commissions. None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers .....	977.53
Amount paid to each: Supreme president, \$186.15; supreme secretary, \$591.38; supreme physician, \$300.	
Salaries and other compensation of office employees.....	460.00
Medical examiner's fees, whether paid direct by members or otherwise.....	1,846.00
Rent, \$119; taxes, \$....; advertising and printing, \$581.15; total..	700.15
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	6.00
All other items, viz: Bills payable, interest, general expense, supplies, postage, etc.....	1,450.18
Total disbursements.....	\$ 12,530.35
Balance.....	\$ 979.20

**NET OR INVESTED ASSETS.**

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	\$ 324.60
Cash in office.....	679.20
Cash deposits in banks on emergency or reserve fund account:	
Maturity fund (cash).....	300.00
All other deposits.....	None.
Total net or invested assets.....	\$ 1,313.88
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 1,313.88

**NON-INVESTED ASSETS.**

Per capita tax called December 1st, in hands of local secretary..	\$ 1,000.00
Supplies and printing, bills receivable and personal account ....	884.80
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances..None.	
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,884.80
Gross assets.....	\$ 3,198.68

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ... )..None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$3,179.49; interest accrued on same, \$.....; total \$	3,179.49
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 3,179.49
Balance, net assets.....	\$ 19.19

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, in hands of local secretaries.....	\$ 1,900.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called, for losses unadjusted, called January 1st, \$2,200; resisted, \$.....; reported, \$.....; total.....	2,200.00
Total due from members.....	\$ 4,100.00
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 4,100.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 2,000.00
Losses in process of adjustment (number of claims, 1).....	2,000.00
Losses reported (number of claims, ....).....None.	
Losses resisted (number of claims, ....).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 4,000.00

## EXHIBIT OF CERTIFICATES OF POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....		
Policies or certificates written during the year 1896.....	51	\$ 75,000.00
Total.....	51	\$ 75,000.00
Deduct number and amount which have ceased to be in force during 1896.....		
Total policies or certificates in force December 31, 1896.....	51	\$ 75,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	None	None
Total.....	None	None
Losses and claims on policies or certificates paid during the year 1896.....	None	None
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	None	None

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Thirteen accident and death.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Two dollars per member.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars, plus what member may have paid in before death.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. At seventy years of age; from maturity.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of a assessment?

Answer. American mortality; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three hundred dollars.

For what purpose, how is it created, and where deposited?

Answer. To meet payment at seventy years of one-half face of certificate, balance of certificate at death; created by amount deducted from the certificate at death, if death occurs before expectancy.

Are the officers and directors elected at annual meeting of members?

Answer. Every four years after 1902.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No; relatives, affianced husband or wife, or legal heirs, or trustee in lieu of guardian for minor children.

For what purpose are assessments made and under what authority?

Answer. Death, accident and total disability claims; constitution.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Organized September 1, 1896; chapter 18, general statutes of Colorado.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. One class.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges, or councils or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

**GENERAL ASSEMBLY OF THE AMERICAN BENEVOLENT  
ASSOCIATION,**

Organized under the laws of the State of Missouri, made to the Auditor of State of the  
State of Iowa, pursuant to the laws of said State.

*President, W. R. EIDSON.*

*Secretary, F. N. PICKRELL.*

*Treasurer, W. B. ADDINGTON.*

[Incorporated September 6, 1891. Commenced business September 6, 1894.]

Principal office, Union Trust building, St. Louis, Mo.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year: Cash  
on hand January 1, 1896..... \$ 568.81

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:		
Gross amount of membership fees required or represented by application, without deductions .....	\$ 17,743.03	
Annual dues as per contract, without any deduction whatever .....	None.	
Assessments: Mortuary, \$12,064.20; expense, \$20,376.86; accident, \$.....; sick benefit, \$.....; total .....	32,441.06	
Medical examiner's fees paid by applicant.....	None.	
Total paid by members.....	\$ 50,183.06	
Interest and rent.....	None.	
Advances to agents repaid.....	None.	
Cash received from all other sources .....	None	
(Assessments paid in advance, \$.....)		
Total income .....	\$ 50,183.06	
Total net resources.....	\$ 50,751.87	

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 7,811.47
Advanced payments returned to rejected applicants.....	20.17
Total paid to members .....	\$ 7,831.61
Commission and fees returned by or paid or allowed to agents on account of fees and dues.....	20,977.02
Commissions paid or allowed for collecting assessments.....	861.73
Salaries of managers and agents not paid by commissions— traveling expenses.....	676.90

Total amount of salaries, fees per diem, mileage and expenses paid to officers:	
President .....	\$ 4,154.82
Secretary .....	3,548.73
Trustees .....	248.62— \$ 7,952.17
Salaries and other compensation of office employees.....	2,544.91
Medical examiner's fees, whether paid direct by members or otherwise .....	29.00
Rent, \$1,356; taxes, \$8.20; advertising and printing, \$2,482.02; total	3,846.22
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	None.
All other items: Legal, \$118; incorporation, \$46; furniture and fixtures, \$853 34; books, \$279 75; light, exchange, telegrams and express, \$95; postage, \$961 73; notary fees, lodge supplies and miscellaneous, \$1,215 23; total.....	2,602 37
Total disbursements.....	\$ 47,322.01
Balance .....	\$ 8,429.86

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaters .....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 3.03
Cash deposits in banks on emergency or reserve fund account:	
National Bank of the Republic.....	1,293.38
Union Trust company .....	2,134.45
All other deposits .....	None.
Total net or invested assets.....	\$ 8,429.86
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 8,429.86

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 8,429.86

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary) .....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 8,429.86

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total .....	None.
Total due from members.....	None.
Deduct estimated cost of collection .....	None.
Net amount due from members.....	None.



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) ..... None.  
 Losses in process of adjustment (number of claims, ....) ..... None.  
 Losses reported (number of claims, ....) ..... None.  
 Losses resisted (number of claims, ....) ..... None.  
 All other contingent liabilities..... None.  
 Total contingent mortuary liabilities..... None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	2,049	\$1,467,000.00	263	\$ 212,500.00
Policies or certificates written during the year 1896.....	3,496	3,064,900 00	219	208,100.00
Total.....	5,545	\$4,531,900.00	482	\$ 421,000 00
Deduct number and amount which have ceased to be in force during 1896.....	3,228	2,558,500.00	218	188,900.00
Total policies or certificates in force December 31, 1896.....	2,317	\$1,973,400.00	264	\$ 234,700.00
Losses and claims on policies or certificates unpaid December 31, 1895.....				
Losses and claims on policies or certificates incurred during 1896.....	16	1,709.00		
Total.....	16	\$ 1,709.00		
Losses and claims on policies or certificates paid during year 1896.....	16	1,709 00		
Policies or certificates terminated by death during 1896.....	16	1,709.00		
Policies or certificates terminated by lapse during 1896.....	3,228	2,558,500 00	218	\$ 188,900 00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Sixteen death claims, 287 accident claims, 265 sick claims.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Five claims have been rejected on account of members not being entitled to anything.

Does the association charge annual or other periodical dues or admission fees?

Answer. Subordinate assemblies charge annual dues; association charges membership fees only.

How much on each \$1,000, or per capita, as the case may be?

Answer. The first six assessments and 24 per cent on all thereafter, which is used for expense of management.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. Do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Sick and accident benefits.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums without regard to age.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five hundred and ninety-six dollars and fifty-nine cents.

For what purpose, how is it created, and where deposited?

Answer. To pay death, sick and accident benefits; it is deposited in the Union Trust company.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes, on some.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay mortuary, sick and accident benefits and operating expenses.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$2,000; B, \$1,500; C, \$1,000; D, \$500; G, \$100.

Number of members in each class?

Answer. A, 103; B, 11; C, 1,632; D, 237; G, 394.

If voluntary, so state, and give date of organization.

Answer. September 6, 1894.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. State of Missouri; organized September 6, 1894; article 10, chapter 43, revised statutes of Missouri, 1889.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. A, 103; B, 11; C, 1,632; D, 237; G, 394.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### HOME FORUM BENEFIT ORDER,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President*, P. L. MCKINNIE.

*Secretary*, L. E. FISH.

*Treasurer*, S. J. CASWELL.

[Incorporated, April 28, 1887. Commenced business, April 29, 1887.]

Principal office, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 4,820.16

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 78,215.00  
 Annual dues as per contract, without any deduction whatever 36,228.35  
 Assessments: Mortuary, \$218,260.41; expense, \$.....; accident, \$2,750; sick benefit, \$.....; total..... 231,010.41  
 Medical examiner's fees paid by applicant..... 27,088.50

Total paid by members..... \$ 362,542.26  
 Interest, \$.....; rent, \$.....; total..... None.  
 Advances to agents repaid ..... None.  
 Cash received from all other sources, viz: Certificate fees, supplies and miscellaneous receipts..... 17,899.22  
 Suspense account..... 26.50  
 (Assessments paid in advance, \$.....)

Total income..... \$ 380,467.98

Total net resources..... \$ 380,288.14

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 209,235.18  
 Advanced payments returned to rejected applicants..... 10.20

Total paid to members..... \$ 209,235.38

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 78,215.00

Commissions paid or allowed for collecting assessments... None.

Salaries of managers and agents not paid by commissions.. None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 12,037.88

Amount paid to each: President, \$3,500; secretary, \$1,200; treasurer, \$500; back salaries voted by Grand Forum, \$4,837.88.

Salaries and other compensation of office employees..... 6,617.86

Medical examiner's fees, whether paid direct by members or otherwise..... 27,088.50

Rent, \$1,118.25; taxes, \$37.43; advertising, printing, stationery and monthly paper, \$14,538.61; total..... 15,689.31

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Field work organizers, \$3,302.55; supplies, \$7,975.65; license fees, \$235.36; postage, \$2,199.12; telegrams, express, traveling etc., \$3,228.22; interest, furniture and fixtures, \$386.35; legal expenses, \$1,538.87; biennial meeting expenses, \$516.87; auditing committee, telephone and incidentals, \$1,065.47; total..... 19,246.43

Total disbursements.....

Balance..... \$ 378,130.36

Balance..... \$ 17,157.78

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrance..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely.....

Agents' ledger balances..... None.

Cash deposits in banks on emergency or reserve fund account:

In office, \$158.44; Commercial Loan and Trust Co., Chicago, Ill., \$548.65; in hands of treasurer, \$16,450.69; total..... \$ 17,157.78

Total net or invested assets..... \$ 17,157.78

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 17,157.78

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances, \$.....;	
supplies .....	\$ 2,800.00
Market value of bonds and stocks over cost; furniture and fix-	
tures .....	1,463.00
Total non-invested assets .....	\$ 4,263.00
Gross assets .....	\$ 17,157.78

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2) .....	\$ 750.00
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Borrowed money, \$500; interest accrued on same \$.....; total....	500.00
Advanced assessments, \$.....; bonus or dividend obligations,	
\$.....; total .....	None.
All other (not including contingent mortuary), viz: Advanced	
for promotion .....	3,500.00
Total actual liabilities .....	\$ 4,750.00
Balance, net assets .....	\$ 12,407.78

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 33,000.00
Mortuary assessments due and unpaid .....	16,000.00
Mortuary assessments not yet called for losses unadjusted,	
\$33,900; resisted, \$11,000; reported, \$12,400; total .....	57,300.00
Total due from members .....	\$ 105,300.00
Deduct estimated cost of collection .....	None.
Net amount due from members .....	\$ 105,300.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 39) .....	\$ 54,650 00
Losses in process of adjustment (number of claims, 10) .....	27,950.00
Losses reported (number of claims, 15) .....	12,400.00
Losses resisted (number of claims, 5) .....	11,000.00
All other contingent liabilities .....	None.
Total contingent mortuary liabilities .....	\$ 105,300.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	23,424	\$36,616,325.00	1,599	\$ 2,861,000.00
Policies or certificates written during the year				
1896 .....	15,643	23,263,000.00	564	902,500.00
Total .....	39,067	\$59,879,325.00	2,163	\$ 3,763,500.00
Deduct number and amount which have				
ceased to be in force during 1896 .....	6,541	9,109,000.00	342	601,500.00
Total policies or certificates in force Dec.				
31, 1896 .....	32,526	\$50,770,325.00	1,821	\$ 3,162,000.00
Losses and claims on policies or certificates				
unpaid Dec. 31, 1895 .....	26	40,900.00	1	2,000.00
Losses and claims on policies or certificates				
incurred during the year 1896 .....	179	278,625.00	10	18,500.00
Total .....	205	\$ 314,525.00	14	\$ 22,000.00
Losses and claims on policies or certificates				
paid during the year 1896 .....	137	209,225.00	6	9,700.00
Policies or certificates terminated by death				
during 1896 .....	179	277,125.00	11	19,030.00
Policies or certificates terminated by lapse,				
suspension or undelivered during 1896 .....	6,840	8,766,325.00	281	582,500.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Permanent accident disability, 7; mortuary, 177.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Compromised, 2; 1 suicide; 1 member of delinquent forum; resisted, 4; 1 delinquent in policy; 1 suicide; 1 misstatement on application; 1 beneficiary in court. Does association charge annual or other periodical dues or admission fees?

Answer. Admission fees and annual dues.

How much on each one thousand dollars annually, or per capita, as the case may be?

Answer. One dollar per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. Subject to assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes, permanent accident disability claims.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American mortality tables.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Affianced wife or husband.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Mortuary and permanent accident disability claims.

Has the association or society more than one class?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. State of Illinois, act of June 18, 1883.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. January 1, 1896, 23,424; January 1, 1897, 32,526.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes, in forums.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## INDEPENDENT WORKMEN OF AMERICA,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, H. MELCHIOR.

Secretary, R. DICKENS.

Treasurer, H. P. DREXEL.

[Incorporated January 29, 1894. Commenced business February 3, 1894.]

Principal office, 1220 Farnam street, Omaha, Neb.

Attorney for service of process in Iowa, Auditor of State of Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....None.

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,304.50

Annual dues as per contract, without any deduction whatever.. 2,235.25

## Assessments:

Mortuary, \$785.20; expense, \$.....; total..... 785.20

Accident, \$.....; sick benefit, \$.....; total.....None.

Medical examiner's fees paid by applicant..... 865.00

Total paid by members..... \$ 5,579.95

Interest, \$.....; rent, \$.....; total.....None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Supplies, \$255.35; borrowed money, \$10; total..... 255.35

(Assessments paid in advance, \$2.35.)

Total income..... \$ 5,845.30

Total net resources..... \$ 5,845.30

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 782.85

Advanced payments returned to applicants..... 6.00

Total paid to members..... \$ 788.85

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,775.09

Commissions paid or allowed for collecting assessments..None.

Salaries of managers and agents not paid by commissions..None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 1,168.71

Amount paid to each: Supreme master, \$35.45; Supreme secretary, \$1,003.30; supreme treasurer, \$40.

Salaries and other compensation of office employees..... 130.90

Medical examiner's fees, whether paid direct by members or otherwise .....	\$	512.00
Rent, \$127.50; taxes, \$25; advertising and printing, \$273 94; total ..		426.44
Advanced to officers and agents, to be repaid out of future salaries or commissions .....		220.65
All other items, viz: Postage, freight and express, \$64.05; office furniture, \$17.95; lodge supplies, \$257.41; office expense, \$123 38; borrowed money, \$63 16; total .....		519.95
Total disbursements .....	\$	5,542.50
Balance .....	\$	202.80

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	\$ 885.75
Cash in office .....	20.00
Cash deposits in banks on emergency or reserve fund account:	
Estimated amount of assessments collected and held by the local lodges .....	822.17
All other deposits: Union National bank .....	233.06
Office and lodge supplies .....	670.65
Total net or invested assets .....	\$ 2,630.63
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
Total net or invested assets, less depreciation .....	\$ 2,630.63

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets .....	None.
Gross assets .....	\$ 2,630.63

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims .....) ..	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	\$ 1,043.53
Borrowed money, \$1,497.06; interest accrued on same, \$....; total ..	1,497.06
Advance assessments, \$2.35; bonus or dividend obligations, \$....; total .....	2.35
All other (not including contingent mortuary), viz: Supplies ..	30.85
Total actual liabilities .....	\$ 2,573.79
Balance, net assets .....	\$ 106.84

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due, estimated .....	\$ 822.17
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported .....	None.
Total due from members .....	\$ 822.17
Deduct estimated cost of collection .....	None.
Net amount due from members, estimated .....	\$ 822.17

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, . . .).....None.  
 Losses in process of adjustment (number of claims, ....).....None.  
 Losses reported (number of claims, ....).....None.  
 Losses resisted (number of claims, ....).....None.  
 All other contingent liabilities.....None.  
 Total contingent mortuary liabilities.....None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	726	\$1,212,000.00	121	\$ 215,000.00
Policies or certificates written during the year 1896.....	355	599,000.00	98	143,000.00
Total.....	1,081	\$1,811,000.00	219	\$ 358,000.00
Deduct number and amount which have ceased to be in force during 1896.....	180	315,000.00	20	31,000.00
Total policies or certificates in force December 31, 1896.....	951	\$1,596,000.00	199	\$ 327,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None		
Losses and claims on policies or certificates incurred during year 1896.....	1	782.85	None	None
Total.....	1	\$ 782.85		
Losses and claims on policies or certificates paid during the year 1896.....	1	782.85	None	None
Policies or certificates terminated by death during 1896.....	1	1,000.00	None	None
Policies or certificates terminated by lapse during 1896.....	129	314,000.00	20	31,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. One death claim, class A.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Two dollars and forty cents per capita tax.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.



If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table. Levied at age of entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. By delegates every five years.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of death claims by authority of supreme executive council.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Three, A, B and C; \$1,000, \$2,000, and \$3,000 respectively.

Number of members in each class?

Answer. A, 475; B, 307; C, 169.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Organized under the laws of Nebraska; chapter 16, compiled statutes of 1885.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. A, 369; B, 238; C, 120; at end of year class A had 475; B, 307; C, 169.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### IOWA LEGION OF HONOR,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, DR. E. B. HUTCHINS.*

*Secretary, J. H. HELM.*

*Treasurer, JOHN HILSINGER.*

[Incorporated March 19, 1879. Commenced business March 19, 1879.]

Principal office, Cedar Rapids, Iowa.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 321.70

## IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....None.  
 Annual dues as per contract, without any deduction whatever.. \$ 9,742.64  
 Assessments: Mortuary, \$112,571.50; expense, \$.....; accident, \$.....; sick benefit, \$.....; total..... 112,571.50  
 Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 122,314.14  
 Interest and rent.....None.  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz.: Supplies and Herald advertisements..... 386.70  
 (Assessments paid in advance, \$.....)

Total income..... \$ 122,700.84

Total net resources..... \$ 123,914.54

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 115,097.00  
 Advanced payments returned to rejected applicants.... None.

Total paid to members..... \$ 115,097.00

Commissions and fees paid or allowed to agents on account of fees and dues..... 488.00

Commissions paid or allowed for collecting assessments...None.

Salaries of agents not paid by commissions..... 2,157.01

Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 536.44

Amount paid to each officer:

Grand president..... 800.00

Grand secretary..... 1,200.00

Salaries and other compensation of office employees..... 480.00

Medical examiners' fees, whether paid direct by members or otherwise..... 156.50

Rent, \$536.92; taxes, \$.....; advertising and printing, \$516.81; total 1,062.23

Advanced to officers and agents, to be repaid out of future salaries or commissions.....None.

All other items, viz.: Cost of maintaining Herald, attorney and witness fees, postage, office expenses, telephone and insurance..... 1,616.90

Total disbursements..... \$ 123,584.08

Balance..... \$ 2,330.46

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account.....None.

All other deposits: In hands of grand treasurer..... \$ 2,330.46

Total net or invested assets..... \$ 2,330.46

Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....None.

Total net or invested assets, less depreciation..... \$ 2,330.46

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

Gross assets..... \$ 2,330.46

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, \$..... ; bonus or dividend obligations, \$..... ; total	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.

Balance, net assets..... \$ 2,330.46

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$..... ; resisted, \$..... ; reported, \$..... ; total.....	None.
Total due from members .....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	6,398	\$12,472,000.00
Policies or certificates written during the year 1896.....	573	564,000.00
Total.....	6,959	\$13,338,000.00
Deduct number and amount which have ceased to be in force during 1896.....	643	1,050,000.00
Total policies or certificates in force December 31, 1896.....	6,316	\$12,288,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during 1896..	60	115,097.10
Total.....	60	\$ 115,097.10
Losses and claims on policies or certificates paid during the year 1896.....	60	115,097.00
Policies or certificates terminated by death during 1896.....	60	115,097.10
Policies or certificates terminated by lapse during 1896.....	583	\$94,903.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death losses only.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. One claim resisted; had been audited and paid in full by the order in July, 1889.

Does association charge annual or other periodical dues or admission fees?

Answer. Semi-annual per capita tax to Grand lodge.

How much on each one thousand dollars annually, or per capita, as the case may be?

Answer. Seventy-five cents semi-annually on each certificate, except female members holding \$1,000 certificate pay half as much.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. The latter.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Elected biennially by delegates of subordinate lodges.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Death losses only; by grand secretary, approved by finance committee.

Has the association or society more than one class?

Answer. Yes, male and female.

If so, how many, and amount of indemnity in each?

Answer. Male, \$12,108,000; female, \$178,000.

Number of members in each class?

Answer. Male, 6,179; female, 137.

If voluntary, so state, and give date of organization?

Answer. Yes, March 19, 1879.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?

Answer. Chapter 2, title 9 of the code of Iowa.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Are not.

Number in force at beginning and end of year: if more than one class, number in each class?

Answer. Male, 6,323; female, 63, at beginning of the year; at close of year male 6,179; female, 137.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## KNIGHTS AND LADIES OF GOLDEN PRECEPT,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, W. F. MAHIN.*

*Secretary, E. F. FRINK.*

*Treasurer, W. H. ZINGG.*

[Incorporated August 28, 1895. Commenced business September 8, 1895]

Principal office, Clinton, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 1,851.00
Annual dues as per contract, without any deduction whatever .....	568.00
Assessments: Mortuary, \$670; expense, \$.....; accident, \$.....; sick benefit, \$.....; total .....	670.00
Medical examiner's fees paid by applicant.....	92.50

Total paid by members..... \$ 3,182.50

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz: Certificates fees, \$474; awarded by board of managers, \$300; supplies, \$33.24; total... 807.24

(Assessments paid in advance, \$.....)

Total income..... \$ 2,989.74

Total net resources..... \$ 2,989.74

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 100.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 100.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 2,325.00

Commissions paid or allowed for collecting assessments...None.

Salaries of managers and agents not paid by commissions...None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 701.52

Amount paid to each: Supreme manager, \$393.52; supreme officers, \$105.

Salaries and other compensation of office employees..... 90.10

## IOWA INSURANCE REPORT.

375

Medical examiner's fees, whether paid direct by members or otherwise.....	\$	98.50
Rent, \$127.50; taxes, \$.....; advertising and printing, \$83.10; total.....		210.60
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.	
All other items, viz: Supplies, \$93.77; postage, \$22.49; gas, water, etc., \$18.56; total.....		134.82
Annual dues unpaid by lapsed members and accounted paid in during year.....		192.00
Total disbursements.....	\$	3,647.54
Balance .....	\$	342.20

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.	
Loans on mortgages (first liens) on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.	
Cost value of bonds and stocks owned absolutely.....	None.	
Agents' ledger balances.....	None.	
Cash in office.....	None.	
Cash deposits in banks on emergency or reserve fund account: Clinton National bank.. .....	\$	342.20
All other deposits .....	None.	
Total net or invested assets.....	\$	342.20
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.	
Total net or invested assets, less depreciation.....	\$	342.20

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued.....	None.	
Market value of real estate over cost and encumbrances.....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	None.	
Gross assets.....	\$	342.20

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1) .....		
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	\$	300.00
Borrowed money, \$300; interest accrued on same, \$24; total.....		324.00
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.	
All other (not including contingent mortuary).....	None.	
Total actual liabilities.....	\$	624.00

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid.....	\$	110.00
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.	
Total due from members.....	\$	110.00
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$	110.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....	None.
Losses in process of adjustment (number of claims, ....).....	None.
Losses reported (number of claims, 1).....	\$ 88.33
Losses resisted (number of claims ....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 88.33

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	94	\$ 59,900.00	94	\$ 59,900.00
Policies or certificates written during the year 1896.....	474	526,100.00	474	526,100.00
Total.....	568	\$ 586,000.00	568	\$ 536,000.00
Deduct number and amount which have ceased to be in force during 1896.....	276	270,100.00	276	270,100.00
Total policies or certificates in force December 31, 1896.....	292	\$ 315,900.00	292	\$ 315,900.00
Losses and claims on policies or certificates unpaid December 31, 1896.....				
Losses and claims on policies or certificates incurred during year 1896.....	1	188.32	1	188.32
Total.....	1	\$ 188.32	1	\$ 188.32
Losses and claims on policies or certificates paid during the year 1896.....	1	100.00	1	100.00
Policies or certificates terminated by death during 1896.....	1	1,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	275	269,100.00	275	269,100.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. One annual dues and six mortuary.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Admission fees, males, \$5; females, \$2; annual dues, \$1 per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand, five hundred dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Yes; 12 per cent deducted and placed in expense fund; 25 per cent first year's net funds used to get new business.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums are charged.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members.

Answer. No.

If not, how are they selected?

Answer. Biennially.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority.

Answer. Mortuary and relief in accordance with articles of incorporation.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$1,500 and \$1,000; B, \$1,000 and \$800; C, \$800 and \$600; D, \$100 and social.

Number of members in each class?

Answer. A, 397; B, 34; C, 6; D, 61; social, non-beneficiary, 70.

If voluntary, so state, and give date of organization?

Answer. Yes; August 23, 1865.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?

Answer. Reorganized under chapter 21, act of 1895, defining fraternal beneficiary societies.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning, A, 44; B, 5; C, 2; D, 19; social, 24. At end of year, A, 239; B, 18; D, 9; social, 36.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### KNIGHTS AND LADIES OF HONOR,

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, L. B. LOCKARD.

Secretary, C. W. HARVEY.

Treasurer, C. F. DUDLEY.

[Incorporated March, 1878. Commenced business September, 1877.]

Principal office, Indianapolis, Ind.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 23,941.91



## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of relief fund membership fees represented by application, without deductions ..... \$ 7,618.00

Annual dues as per contract, without any deduction whatever, per capita tax ..... 43,031.20

## Assessments:

Mortuary, \$1,327.492; expense, \$....; total ..... 1,327,492.00

Accident, \$....; sick benefit, \$....; total..... None.

Medical examiner's fees paid by applicant..... No estimate.

Total paid by members..... \$1,378,141.20

Interest, \$1,036.98; rent, \$118; total ..... 1,154.98

Advances to agents repaid..... None.

Cash received from all other sources, viz: Sale of supplies and jewels, \$2,902.12; fines, \$144; office furniture, \$6.25; other receipts, \$105.04; total ..... 3,157.41

(Assessments paid in advance, \$....)

Total income ..... \$1,382,452.59

Total net resources..... \$1,409,395.50

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$1,330,400.01

Advanced payments returned to rejected applicants..... None.

Total paid to members..... \$1,330,400.01

Commissions and fees retained by or paid or allowed to agents on account of fees and dues, paid to subordinate lodges and deputies for instituting new lodges ..... 16,041.13

Commissions paid or allowed for collecting assessments... None.

Salaries and expenses of managers and agents not paid by commissions..... 714.80

Mileage and per diem of committees..... 783.20

Total amount of salaries, fees per diem, mileage, paid to officers 8,556.85

Amount paid to each: President, \$3,348.55; vice-president, \$97.60; secretary, \$2,529.40; treasurer, \$2,500; medical examiner, \$61.30.

Salaries and other compensation of office employees..... 6,980.00

Medical examiner's fees, whether paid direct by members or otherwise..... No estimate.

Rent, \$1,632.50; taxes and insurance, \$321.37; advertising, \$558.20; total ..... 2,512.07

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz: Postage, \$1,459.87; officers' jewels, \$3,300;

litigation, 2,077.39; supplies, \$1,424.90; relief fund certificates

and jewels, \$223.55; office furniture, \$916.95; payment of note

due, \$8,000; stationery, printing and blank books, \$1,064.67;

all other, \$718.26; total..... 19,087.57

Total disbursements..... \$1,395,075.63

Balance ..... \$ 24,319.87

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances... \$ 6,503.00

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals ..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agents' ledger balances ..... None.

Cash in hands of supreme treasurer..... 14,344.80

Supplies and office furniture..... 3,472.07

All other deposits ..... None.

Total net or invested assets..... \$ 24,319.87

Increase of furniture..... 717.19

Total net or invested assets..... \$ 25,037.06

## NON-INVESTED ASSETS.

Interest due, \$64.82; accrued, \$.....; total.....	\$ 64.82
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	706.76
Due from grand lodges and deputies, per capita tax due and unpaid.....	20,081.00
Total non-invested assets.....	\$ 20,802.58
Gross assets.....	\$ 45,839.64

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 17) .....	\$ 23,500.00
Taxes due and accrued.....	154.40
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....; total .....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary) .....	None.
Total actual liabilities .....	\$ 23,654.40
Balance, net assets.....	\$ 22,185.24

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (estimated).....	\$ 76,000.00
Mortuary assessments due and unpaid.....	150,250.45
Mortuary assessments not yet called, for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.
Total due from members .....	\$ 226,250.45
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 226,250.45

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 111) .....	\$ 125,500.00
Losses in process of adjustment (number of claims, 24).....	27,583.33
Losses reported (number of claims, 64).....	82,500.00
Losses resisted (number of claims, ....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 245,583.33

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	76,221	\$ 91,744,000.00	182	\$ 196,000.00
Policies or certificates written during the year 1896.....	6,294	6,430,500.00	3	1,500.00
Total.....	82,515	\$ 98,174,500.00	185	\$ 197,500.00
Deduct number and amount which have ceased to be in force during 1896.....	11,588	13,712,500.00	23	23,500.00
Total policies or certificates in force December 31, 1896.....	70,927	\$ 84,462,000.00	162	\$ 174,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	206	294,833.00	2	2,000.00
Losses and claims on policies or certificates incurred during the year 1896.....	1,080	1,349,650.00	1	1,000.00
Total.....	1,286	\$ 1,599,483.00	3	\$ 3,000.00
Losses and claims on policies or certificates paid during the year 1896.....	1,070	1,330,400.00	2	2,000.00
Policies or certificates terminated by death during 1896.....	1,061	1,335,500.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	10,527	12,377,000.00	22	22,500.00

## MISCELLANEOUS QUESTIONS

Number and kind for which assessments have been made?

Answer. Death claims only.

Number and kind of claims compromised or resisted and brief statement of reasons.

Answer. Four claims compromised; fraud was shown in gaining admission, but the proof was not sufficient to risk defending suit, if instituted, and claims were settled out of court.

Does the association charge annual or other periodical dues or admission fees.

Answer. Each lodge charges annual dues and admission fees.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. The supreme lodge collects annual per capita tax of \$1 in states having no grand lodge, and 50 cents in states with grand lodges.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Since January 1, 1896, \$2,000.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Assessments are fixed at age at entry and graded according to age and amount of certificate.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At biennial sessions of the supreme lodge.

Is a medical examination required before issuing a certificate to applicant?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments to other than such persons allowed.

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For death claims only and by authority of the constitution of the association.

Has the association more than one class?

Answer. Only one insurance class.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Organized under laws of Kentucky, by chapter 767; March, 1878.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning of year, 76,211; close of year, 70,927.

Are the members of your society, order or association, proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. May be, if they wish.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## KNIGHTS AND LADIES OF SECURITY,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, W. B. KIRKPATRICK.

Secretary, J. M. WALACE.

Treasurer, W. M. FORBES.

[Incorporated February 12, 1892. Commenced business February 22, 1892.]

Principal office, Topeka, Kan.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 22,737.60

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,314.17
Annual dues as per contract, without any deduction whatever..	18,451.04
Assessments: Mortuary, \$134,143 22; expense, \$.....; accident, \$475; sick benefit, \$412 50; total.....	135,029.72
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 150,724.93

Interest, \$597.73; rent, \$.....; total..... 597.73

Advances to agents repaid..... None.

Cash received from all other sources, viz.: Supplies, \$1,723.05; reserve fund, \$27,625.26; discount, \$9,750; total..... 39,098 31

(Assessments paid in advance, \$.....)

Total income..... \$ 199,419.97

Total net resources..... \$ 226,157.57

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 133,670.13

Annual payments returned to members..... 26.50

Advanced payments returned to rejected applicants..... 248.00

Total paid to members..... \$ 133,944.63

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 3,647.09

Commissions paid or allowed for collecting assessments... None.

Salaries of managers and agents not paid by commissions... None.

Total amount of salaries, fees per diem, mileage and expenses paid to officers:

President .....	\$ 3,175.50
Secretary .....	3,423.20
Treasurer .....	150.00
Medical examiners.....	197.03— 6,915.73

Salaries and other compensation of office employees.....	\$ 905.00
Medical examiner's fees, whether paid direct by members or otherwise .....	3,316.50
Rent, \$1,034; taxes, \$.....; advertising and printing, \$6,037.34; total.....	7,071.24
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None
All other items, viz.: Notes and interest, \$7,600; cost of contested claims, \$1,911.92; expense of national council meetings, \$1,267.09; officers, bonds, book accounts, and miscellaneous, \$3,640.63; total .....	14,409.64
Total disbursements.....	\$ 170,239.83
Balance .....	\$ 55,917.74

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 36,783.33
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Central National and Merchants National, Topeka, Kan.....	15,729.52
All other deposits:	
General fund .....	22.89
Benefit fund .....	3,881.95
Total net or invested assets .....	\$ 55,917.74
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 55,917.74

## NON-INVESTED ASSETS.

Interest due, \$362.37; accrued, \$642.33; total.....	\$ 904.70
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 904.70
Gross assets.....	\$ 56,822.44

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, part of 1)...	\$ 951.50
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	1,529.33
Borrowed money, \$9,750; interest accrued on same, \$.....; total.	9,750.00
Advance assessments and bonus or dividend obligations..	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 12,230.83
Balance, net assets .....	\$ 44,591.63

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 12,000.00
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.
Total due from members.....	\$ 12,000.00
Deduct estimated cost of collection .....	None.
Net amount due from members.....	\$ 12,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) None.  
 Losses in process of adjustment (number of claims, ....) None.  
 Losses reported (number of claims, 8)..... \$ 13,000.00  
 Losses resisted (number of claims, ....) None.  
 All other contingent liabilities ..... None.

Total contingent mortuary liabilities ..... \$ 13,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	10,770	\$18,617,000.00	348	\$ 514,500 00
Policies or certificates written during the year 1896.....	6,638	9,968,500 00	272	392,500.00
Total.....	17,458	\$28,585,500.00	620	\$ 907,000 00
Deduct number and amount which have ceased to be in force during 1896.....	2,362	3,677,900.00	229	331,000.00
Total policies or certificates in force December 31, 1896.....	15,096	\$24,908,500.00	391	\$ 586,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	13	24,234.00	.....	.....
Losses and claims on policies or certificates incurred during 1896.....	69	109,436.00	.....	.....
Total.....	82	\$ 133,670.00	.....	.....
Losses and claims on policies or certificates paid during year 1896.....	82	133,670.00	.....	.....
Policies or certificates terminated by death during 1896.....	79	133,500 00	.....	.....
Policies or certificates terminated by lapse during 1896.....	2 283	8,543.500 00	229	321,000 00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Seventy-nine death, three disability.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Three claims resisted in 1895, settled in 1896. One having been tried and verdict secured against the society, the others, having similar testimony (medical), were paid.

Does the association charge annual or other periodical dues or assessment fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar and sixty cents per member annually, payable quarterly.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. Yes; by the assessments together with the reserve fund, and by extra assessments if necessary.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. One-tenth of certificate per annum after the beneficiary is 70 years old.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Levied on age at entry.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-two thousand, five hundred and thirty-two dollars and forty cents.

For what purpose, how is it created, and where deposited?

Answer. Each person pays \$1 per \$1,000 per annum until he pays \$50. Dying before \$50 is paid, the balance is deducted from benefits. Reserve fund interest is used to pay assessments when more than twelve is required in any one year. Invested in real estate mortgages.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Every fourth year; one trustee each year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death and disability claims.

Has the association or society more than one class?

Answer. No.

If so, how many, and amount of indemnity in each?

Answer. Certificates are issued for \$500, \$1,000, \$2,000 and \$3,000.

Number of members in each class?

Answer. Three hundred and ninety-one, 6,753, 5,926, 2,036.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Chartered February 22, 1892; general statutes of 1893, chapter 23, section 122, as amended by laws of 1879, chapter 89, section 31, March 13th.

Number in force at beginning and end of year?

Answer. At beginning of year, 10,770; at close of year, 15,096.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### LOYAL MYSTIC LEGION OF AMERICA,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JAMES B. HEARTWELL.

Secretary, GEORGE O. CHURCHILL.

Treasurer, GEO. A. WIGTON.

[Incorporated February 24, 1892. Commenced business March 21, 1892.]

Principal office, Hastings, Neb.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,673.86

# IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 9,780.50
Annual dues as per contract, without any deduction whatever..	1,665.45
Assessments: Mortuary, \$458 65; accident, \$....; sick benefit, \$....; total .....	458 65
Medical examiner's fees paid by applicant (Included above).	

Total paid by members.....	\$ 11,854.60
Interest, \$50 00; rent, \$ ....; total .....	30 00
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: Fees and supplies...	622.64
Reserve fund notes.....	21,580.00
(Assessments paid in advance, \$....)	
Surplus fund.....	180.94
Total income.....	\$ 34,268 18
Total net resources.....	\$ 45,947.04

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 568.55
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 568.55
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	6,272 41
Commissions paid or allowed for collecting assessments..	None.
Salaries of managers and agents not paid by commissions..	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	2,865.97
Amount paid to each: Vice-councilor, \$600.00; per diem mileage, \$465.97; secretary, \$1,500 00; treasurer, \$300.00.	
Salaries and other compensation of office employees .....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	748.50
Rent, \$150.00; taxes, \$....; advertising and printing, \$589.62; total .....	739.62
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	None.
All other items, viz.: Office expenses, postage, etc.....	1,489.80
Total disbursements.....	\$ 12,684.36
Balance .....	\$ 33,262.69

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate, for reserve fund.	\$ 500 00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
\$32,475 00 reserve fund notes in First National bank, Hastings, Neb. ....	32,475 00
Surplus fund.....	210 94
All other deposits: Cash in First National bank, Hastings, Neb.	76 75
Total net or invested assets.....	\$ 33,262.69
Deduct depreciation of assets to bring same to market value value and agent's balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 33,262 69



## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 33,362.69

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$1,800.00; interest accrued on same, \$....; total.	\$ 1,800.00
Advance assessments, bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 1,800.00
Balance, net assets.....	\$ 31,462.69

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, resisted, and reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....)	None.
Losses in process of adjustment (number of claims....)	None.
Losses reported (number of claims....)	None.
Losses resisted (number of claims....)	None.
All other contingent liabilities .....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	842	\$1,195,800.00	185	\$ 124,600.00
Policies or certificates written during the year 1896.....	1,497	2,301,000.00	175	288,000.00
Total.....	2,339	\$3,496,800.00	360	\$ 412,600.00
Deduct number and amount which have ceased to be in force during 1896.....	277	385,500.00	74	78,600.00
Total policies or certificates in force December 31, 1896.....	2,062	\$3,110,500.00	286	\$ 334,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	1	1,000.00	None	None
Total.....	1	\$ 1,000.00	None	None
Losses and claims on policies or certificates paid during the year 1896.....	1	1,000.00	None	None
Policies or certificates terminated by death during 1896.....	1	1,000.00	None	None
Policies or certificates terminated by lapse during 1896.....	276	384,500.00	74	\$ 78,600.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. One death.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Two dollars per capita tax annually.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Levied at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five hundred dollars.

For what purpose, how is it created and where deposited?

Answer. Created by a charge of 1 per cent of amount of benefit certificates; interest accumulating on this fund to be used in paying benefits when assessments are excessive.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Quadrennial meetings.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay benefits at death or disability, and by authority of the board of directors of the order.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization?

Answer. February 24, 1892.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. February 24, 1892; under laws of Nebraska.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Eight hundred and forty-two at the beginning and 2,062 at the end of the year.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## MODERN KNIGHTS FIDELITY LEAGUE,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme Modulator, J. B. R. POWELL.*

*Supreme Secretary, ERICH HOMUTH.*

*Supreme Treasurer, JEFF. F. BARKER.*

[Incorporated March 16, 1893. Commenced business February 20, 1893.]

Principal office, northeast corner Fifth street and Minnesota avenue, Kansas City, Kan.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 3,851.36

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..	\$ 6,075 00
Annual dues as per contract, without any deduction whatever..	685 45
Assessments: Mortuary, \$4,481 06; expense, \$2,993.31; reserve, \$796.40; sick benefit, \$1,095.13; total .....	9,865.90
Medical examiner's fees paid by applicant.....	No record.

Total paid by members.....	\$ 16,126.35
Interest, \$13.85; rent, \$.....; total.....	13.85
Advances to agents repaid .....	None.
Cash received from all other sources, viz: Dispensations, \$8 25; supplies, \$133.33; certificate fees, \$121; miscellaneous, \$65 31; borrowed money, \$2,626; total.....	2,953.69
(Assessments paid in advance, \$....)	

Total income.....	\$ 19,094.09
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Total net resources.....	\$ 22,945 45
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 1,965.38
Advanced payments returned to applicants, remitted by mistake .....	3.15

Total paid to members .....	\$ 1,968.53
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	8,003 24
Commissions paid or allowed for collecting assessments ..	None.
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, \$350.75; fees per diem, mileage, \$149.50; expenses paid to officers, \$.....; total.....	1,000.25
Salaries and other compensation of office employees.....	None.
Medical examiner's fees, whether paid direct by members or otherwise.....	None reported.

## IOWA INSURANCE REPORT.

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Rent, \$144; taxes, \$.....; advertising and printing, \$434.11; total..	\$	578.11
Advanced to officers and agents, to be repaid out of future salaries or commissions.....		643.28
All other items, viz:		
Safe, \$51.50; typewriter, \$35; gas, \$3.26; postage, \$119.76; total.		199.52
License fees, Iowa, \$25; Ohio, \$25; membership fee Fraternal Benefit society, Ohio, \$35; miscellaneous supplies for councils, \$481.27; total.....		556.27
Paid back borrowed money .....		1,400.00
Total disbursements.....	\$	14,349.20
Balance .....	\$	8,596.25

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	None.	
Loans on mortgages (first liens) on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.	
Cost value of bonds and stocks owned absolutely.....	None.	
Agents' ledger balances .....	\$	1,575.73
Cash in office: Reserve, \$1.39; benefit, \$4.80; relief, \$0.45; general, \$2.76; total .....		10.40
Cash deposits in banks on emergency or reserve fund account:		
Merchants bank, Kansas City, Kan.....		1,142.49
All other deposits: Wyandotte National bank, Kansas City, Kan.....		5,867.64
Total net or invested assets.....	\$	8,596.25
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.	
Total net or invested assets, less depreciation.....	\$	8,596.25

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued ..	None.	
Market value of real estate over cost and encumbrances..	None.	
Market value of bonds and stocks over cost.....	None.	
Per capita tax due from councils.....	\$	453.10
Total non-invested assets.....	\$	453.10
Gross assets.....	\$	9,049.44

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money, \$2,626; interest accrued on same, \$....; total..	\$	2,626.00
Advance assessments, \$....; bonus or dividend obligations, \$....; total.....	None.	
All other (not including contingent mortuary) .....	None.	
Total actual liabilities .....	\$	2,626.00
Balance, net assets .....	\$	6,423.44

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid .....	\$	993.25
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$....; total.....	None.	
Total due from members.....	\$	993.25
Deduct estimated cost of collection.....	None.	
Net amount due from members.....	\$	993.25

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....None.  
 Losses in process of adjustment (number of claims, ....).....None.  
 Losses reported (number of claims, ....).....None.  
 Losses resisted (number of claims, ....).....None.  
 All other contingent liabilities.....None.  
 Total contingent mortuary liabilities .....None.

## EXHIBIT OF CERTIFICATES OR POLICES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	536	\$ 641,700.00	None	None
Policies or certificates written during the year 1896.....	1,129	1,840,400.00	25	\$ 13,500.00
Total.....	1,665	\$1,982,100.00	25	\$ 23,500.00
Deduct number and amount which have ceased to be in force during 1896.....	603	662,500.00	2	2,000.00
<input type="checkbox"/> Total policies or certificates in force December 31, 1896.....	1,062	\$1,319,600.00	23	\$ 21,500.00
Losses and claims on policies or certificates unpaid December 31, 1896.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1896.....	1	1,000.00	.....	.....
Total.....	1	\$ 1,000.00	.....	.....
Losses and claims on policies or certificates paid during the year 1896.....	1	1,000.00	.....	.....
Policies or certificates terminated by death during 1896.....	1	1,000.00	.....	.....
Policies or certificates terminated by lapse during 1896.....	602	662,500.00	2	\$ 2,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Disability, death benefits and expenses.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees.

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Per capita, \$1.20 per annum regardless of kind or amount of certificate carried.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded to average American table of rates.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One thousand, one hundred and forty-three dollars and eighty-seven cents.

For what purpose, how is it created and where deposited?

Answer. One thousand, one hundred and forty-two dollars and forty eight cents deposited in Merchants bank, Kansas City, Kan., and \$1.39 in office; created by 30 per cent of all assessments received on benefit certificates from councils over one year old.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Disability, death benefits and expenses; laws of the order require one assessment each month, 50 per cent of assessment on benefit certificates (new councils) for mortuary, balance, expense after one year old; 70 per cent mortuary balance reserve.

Has the association or society more than one class?

Answer. No; members may carry weekly benefits?

If voluntary, so state, and give date of organization?

Answer. February 20, 1893.

If organized under the laws of any other state, territory or province, state such fact and the date of organization, giving chapter and year and date of passage of the act.

Answer. Incorporated March 18, 1893, under laws of Kansas; section 1150, volume 1, general statutes of Kansas, passed March 6, 1873, and section 3490, volume 1, passed March 13, 1885.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Five hundred and thirty-six—1,032 benefit certificates.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MODERN WOODMEN OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Head Consul, W. A. NORTHCOTT.

Head Clerk, C. W. HAWES.

Head Banker, A. H. HOLLISTER.

[Incorporated May 5, 1884. Commenced business January 2, 1883.]

Principal office, Fulton, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 127,375 00

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions—62,852 at \$5 each.....	\$ 314,260.00
Annual dues as per contract, without any deduction whatever..	183,146.00
Assessments: Mortuary, \$1,873,391.33; expense, \$ .....; accident, \$ .....; sick benefit, \$ ....; total.....	1,873,391.32
Medical examiner's fees paid by applicant, 62,852 at \$1.25 each....	78,565.00
Total paid by members.....	\$2,449,362.32
Interest, \$3,454.84; rent, \$.....; total.....	3,454.84
Advances to agents repaid.....	None.
Cash received from all other sources, viz : Certificates and social membership fees .....	4,958.50
Supplies sold.....	42,171.99
(Assessments paid in advance, \$.....)	
Total income.....	\$2,499,947.65
Total net resources.....	\$2,637,322.65

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$1,813,850.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$1,813,850.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	314,260.00
Commissions paid or allowed for collecting assessments..	None.
Salaries of managers and agents not paid by commissions..	None.
Total amount of salaries, fees per diem, mileage and expenses paid to officers: Head consul .....	\$ 3,600.00
Head clerk.....	3,600.00
Head banker.....	2,499.96
General attorney.....	1,999.92
Editor .....	900.00—
Salaries and other compensation of office employees.....	12,599.88
Medical examiner's fees, whether paid direct by members or otherwise .....	18,334.75
Expense, including rent, taxes and advertising, and printing official paper .....	78,565.00
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	22,333.21
All other items, viz.: Supplies purchased for resale, \$38,613.97; postage, \$5,920.57; board of directors, \$9,516.63; litigation, \$1,791.22; furniture, \$978.74; auditing committee, \$865.46; mileage and per diem, state convention, \$71.48; expense, field work, \$21,234.25; legal expense account, \$667.58; stationery and printing, \$8,049.79; real estate, \$7,450; total.....	5,463.95
Total disbursements.....	56,545.72
Balance: Benefits, \$77,603.75; general, \$189,158.42; total.....	\$2,300,566.48
	\$ 268,756.17

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 7,450.00
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.

Cash deposits in banks on emergency or reserve fund account:  
 Certificate of deposit, Union National bank, Omaha, Neb., to  
 the order of Modern Woodmen of America, transferred by D.  
 C. Zink to board of directors, January 6, 1896, \$27,269.33;  
 unsettled account with D. O. Zink, late head banker in pro-  
 cess of adjustment, \$17,751.09; in custody of head banker, A.  
 H. Hollister, December 31, 1896, \$221,735.75; total ..... \$ 266,756.17  
 All other deposits ..... None.

Total net or invested assets ..... \$ 274,206.17  
 Deduct depreciation of assets to bring same to market value and  
 agent's balance unsecured ..... None.

Total net or invested assets, less depreciation ..... \$ 274,206.17

## NON-INVESTED ASSETS.

Interest due and accrued, \$ .....; supplies, \$3,891.79; total ..... \$ 6,894.79  
 Rents due and accrued, \$ ....; furniture and fixtures, \$3,453.43;  
 total ..... 3,453.43  
 Market value of real estate over cost and encumbrances.. None.  
 Market value of bonds and stocks over cost..... None.

Total non-invested assets ..... \$ 10,348.22

Gross assets ..... \$ 284,554.39

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 3) ..... \$ 8,000.00  
 Rent accrued ..... 38.73  
 Salaries, rents and office expenses due and accrued ..... 1,236.45  
 Borrowed money and interest accrued on same ..... None.  
 Advance assessments, bonus or dividend obligations ..... None.  
 All others (not including contingent mortuary), viz.: Outstand-  
 ing orders upon general fund ..... 1,400.07

Total actual liabilities ..... \$ 10,775.27

Balance, net assets ..... \$ 273,779.12

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (11 called January  
 2, 1897): In hands local camps, estimated ..... \$ 190,000.00  
 Mortuary assessments due and unpaid ..... None.  
 Mortuary assessments not yet called for losses unadjusted,  
 \$ .....; resisted, \$ .....; reported, \$ .....; total ..... None.

Total due from members ..... \$ 190,000.00

Deduct estimated cost of collection ..... None.

Net amount due from members ..... \$ 190,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)..... None.  
 Losses in process of adjustment (number of claims, ....)..... None.  
 Losses reported (number of claims, 44) ..... \$ 88,000.00  
 Losses resisted (number of claims, 4)—in suit..... 9,000.00  
 All other contingent liabilities..... None.

Total contingent mortuary liabilities ..... \$ 97,000.00



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	156,781	\$ 319,911,500	18,442	\$ 26,974,000
Policies or certificates written during the year 1896.....	62,852	113,904,500	9,303	16,847,500
1,895 suspensions reinstated since 1896.....	3,847	7,636,500	375	739,500
Total.....	225,480	\$ 441,452,500	28,120	\$ 54,561,000
Deduct number and amount which have ceased to be in force during 1896.....	18,944	34,768,500	2,251	4,974,000
Total policies or certificates in force December 31, 1896.....	206,536	\$ 406,684,000	25,869	\$ 50,487,000
Losses and claims on policies or certificates unpaid December 31, 1895.....	63	123,100	6	11,600
Losses and claims on policies or certificates incurred during year 1896.....	870	1,796,500	96	191,000
Total.....	933	\$ 1,919,600	102	\$ 202,600
Losses and claims on policies or certificates Allowance on Moen claim.....	.....	750	.....	.....
paid during the year 1896.....	882	1,812,850	92	182,900
Policies or certificates terminated by death during 1896.....	870	1,796,500	96	191,000
Policies or certificates terminated by lapse during 1896.....	18,074	32,972,000	2,155	3,863,000

## MISCELLANEOUS QUESTIONS.

Does association charge annual or other periodical dues or admissions fees?

Answer. One dollar per annum collected semi-annually from each member.

How much on each one thousand dollars annually, or per capita, as the case may be?

Answer. Per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, on on age at date of assessment?

Answer. On age at entry.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Biennially.

If not, how are they selected?

Answer. At biennial meeting of head camp.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Payment of mortuary claims; by authority of board of directors.

Has the association or society more than one class?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. State of Illinois, chartered May 5, 1864, under act approved January 18, 1883; in force July 1, 1883.

Number in force at beginning and end of year; if more than one class, number in class?

Answer. January 1, 1896, 158,781; December 31, 1896, 206,536.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### MYSTIC WORKERS OF THE WORLD,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Supreme Master, GEORGE W. HOWE.

Supreme Secretary, EDMUND JACKSON.

Supreme Banker, E. K. JENKINS.

[Incorporated February 24, 1896. Commenced business February 24, 1896.]

Principal office, Fulton, Ill.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 4,218.00
Annual dues as per contract, without any deduction whatever..	2,245.54
Assessments: Mortuary, \$3,271.81; expense, \$.....; accident, \$.....; sick benefit, .....; total.....	3,271.81
Medical examiner's fees paid by applicant.....	1,757.50

Total paid by members..... \$ 11,492.85

Interest and rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz: Supplies, \$124.60; certificate fees, \$7.50; total..... 132.10

(Assessments paid in advance, \$....)

Total income..... \$ 11,624.95

Total net resources..... \$ 11,624.95

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 2,816.08
Advanced payments returned to rejected applicants.....None.	
Total paid to members.....	\$ 2,816.08
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	4,218.00
Commissions paid or allowed for collecting assessments..None.	
Salaries of managers and agents not paid by commissions.....	1,112.43
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....None.	
Salaries and other compensation of office employees.....	39.90
Medical examiners' fees, whether paid direct by members or otherwise.....	1,757.50
Rent, \$90; taxes, \$.....; advertising and printing, \$408.90; total..	498.90
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.	
All other items, viz.: Supplies for resale, \$365.97; postage, express and sundries, \$334.64; total.....	720.61
Total disbursements.....	\$ 11,162.09
Balance .....	\$ 482.98

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances.....None.	
Loans on mortgages (first liens) on real estate.....None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Cost value of bonds and stocks owned absolutely.....None.	
Agents' ledger balances .....	None.
Cash in office: General fund, \$7.20; benefit fund, \$455.73; total....	462.93
Cash deposits in banks on emergency or reserve fund account.....None.	
All other deposits.....None.	
Total net or invested assets.....	\$ 462.93
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 462.93

## NON-INVESTED ASSETS.

Interest due and accrued.....None.	
Rents due and accrued.....None.	
Market value of real estate over cost and encumbrances.....None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets .....	None.
Gross assets.....	\$ 462.93

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ....).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money and interest accrued on same.....None.	
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary).....None.	
Total actual liabilities .....	None.
Balance, net assets .....	\$ 462.93

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 1,174.50
Mortuary assessments due and unpaid .....	448.17
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....None.	
Total due from members .....	\$ 1,622.67
Deduct estimated cost of collection.....None.	
Net amount due from members.....	\$ 1,622.67

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 1,000.00
Losses in process of adjustment (number of claims ....).....	None.
Losses reported (number of claims ....).....	None.
Losses resisted (number of claims ....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 1,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	None	None
Policies or certificates written during the year 1896.....	1,406	\$ 2,164,000.00
Total.....	1,406	\$ 2,164,000.00
Deduct number and amount which have ceased to be in force during 1896. ....	196	281,000.00
Total policies or certificates in force December 31, 1896.....	1,210	\$ 1,883,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during 1896..	6	5,500.00
Total.....	6	\$ 5,500.00
Losses and claims on policies or certificates paid during year 1896.	5	2,816.08
Policies or certificates terminated by death during 1896.....	6	5,500.00
Policies or certificates terminated by lapse during 1896.....	190	.....

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Six death claims.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Two dollars per capita per annum.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables; assessments are levied on age at entry.

Has the society an emergency or reserve fund?

**Answer.** No.

Are the officers and directors elected at annual meeting of members?

**Answer.** No.

If not, how are they selected?

**Answer.** Biennially by the Supreme lodge.

Is a medical examination required before issuing a certificate to applicants?

**Answer.** Yes.

Are certificates issued to persons other than the family or heirs of the member?

**Answer.** No.

Are assignments of certificates to other than such persons allowed?

**Answer.** No.

For what purpose are assessments made, and under what authority?

**Answer.** To pay death losses when ordered by the board of directors.

Has the association or society more than one class?

**Answer.** No.

If voluntary, so state, and give date of organization?

**Answer.** Yes; February 24, 1896.

If organized under the laws of any other, state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

**Answer.** Organized under the laws of Illinois, February 24, 1896. Law passed June 22, 1893; amended June 21, 1895; in force July 1, 1895.

Number in force at beginning and end of year; if more than one class, number in each class?

**Answer.** Beginning, none; end, 1,210.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

**Answer.** Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President,* WILLIAM M. BAYNE.

*Secretary,* J. W. MYERS.

*Treasurer,* C. O. EVERTS.

[Incorporated May, 1881. Commenced business June, 1881.]

Principal office, National Union building, Toledo, Ohio.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 48,943.06

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.. None.

Annual dues as per contract, without any deduction whatever.. \$ 41,832.93

**Assessments:**

Mortuary, \$1,333,811 10; expense, \$ ....; total.....	\$1,333,811.10
Accident. \$ ....; sick benefit, \$.....; total.....	None.
Medical examiner's fees paid by applicant.....	None.
<b>Total paid by members .....</b>	<b>\$1,325,694.03</b>
Interest, \$1,235.; rent, \$ ....; total.....	1,235 00
Advances to agents repaid .....	None.
Cash received from all other sources, viz: Fees for local members, \$40 50; fines, \$105.65; charter fees, \$400; medical directors' fees, \$2,687; certificate fees, \$4,525.50; fees for changing certificates, \$306; sale of supplies, -1,060.65; total.....	9,425.30
(Assessments paid in advance, \$ .....	

<b>Total income.....</b>	<b>\$1,336,404.33</b>
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<b>Total net resources .....</b>	<b>\$1,386,347.41</b>
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**DISBURSEMENTS DURING THE YEAR 1896.**

Losses and claims.....	\$1,290,500.00
Advanced payments returned to rejected applicants.....	None.

<b>Total paid to members.....</b>	<b>\$1,290,500.00</b>
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Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	12,355.03
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Commissions paid or allowed for collecting assessments....	None.
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Salaries of managers and agents not paid by commissions.	None.
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Total amount of salaries, fees per diem, mileage, expenses paid to officers .....	12,462.00
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Salaries and other compensation of office employees.....	7,446.07
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Medical examiner's fees, whether paid direct by members or otherwise.....	None.
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Rent, \$1,375; taxes, \$30 70; advertising and printing, \$5,573.19; total.....	7,276.89
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Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
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All other items, viz: Travelling expenses, \$769.35; meeting of senate, \$5,905; supplies, \$347.35; office furniture, \$128.25; legal expenses, \$2,131.44; postage, \$1,475.85; telegrams, \$43.58; express, \$185.02; returns to cabinets, \$2,245.70; fraternal congress, \$123.75; fees to insurance companies, \$85; medical examiner, \$5; donated to St. Louis cyclone sufferers, \$100; office expenses (president, \$44.35; secretary, \$201.23; treasurer, \$241.50; medical director, \$280 57), \$767.64; total.....	14,613.93
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<b>Total disbursements.....</b>	<b>\$1,844,655.92</b>
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<b>Balance .....</b>	<b>\$ 41,691.49</b>
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**NET OR INVESTED ASSETS.**

Cost value of real estate, exclusive of encumbrances.....	None.
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Loans on mortgages (first liens) on real estate.....	None.
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Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
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Cost value of bonds and stocks owned absolutely.....	\$ 28,643.54
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Agents' ledger balances.....	None.
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Cash in office .....	None.
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Cash deposits in banks on emergency or reserve fund account .....	None.
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All other deposits: State National bank, Cleveland, Ohio; Produce Exchange bank, Cleveland, Ohio; Merchants National bank, Toledo, Ohio.....	13,047.95
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<b>Total net or invested assets .....</b>	<b>\$ 41,691.49</b>
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Deduct depreciation of assets to bring same to market value and agent's balance unsecured, bonds.....	None.
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<b>Total net or invested assets, less depreciation....</b>	<b>\$ 41,691.49</b>
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## NON-INVESTED ASSETS.

Ledger balances.....	\$ 3,008.04
Per capita due.....	21,158.55
Supplies on hand.....	2,500.00
Office furniture and fixtures.....	4,000.00
Total non-invested assets.....	\$ 30,666.59
Gross assets.....	\$ 72,358.08

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1), no legal beneficiary.....	\$ 1,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest accrued on same, \$.....; total.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 1,000.00
Balance, net assets.....	\$ 71,358.08

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 130,450.60
Mortuary assessments due and unpaid.....	16,381.83
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$123,000; total.....	133,000.00
Total due from members.....	\$ 279,832.13
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 279,832.13

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1), no legal beneficiary.....	\$ 1,000.00
Losses in process of adjustment (number of claims, 8).....	17,000.00
Losses reported (number of claims, 48).....	147,000.00
Losses resisted (number of claims, 15).....	37,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 202,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	46,206	\$138,579,000.00	371	\$ 907,000.00
Policies or certificates written during the year 1896.....	5,419	12,756,000.00	7	14,000.00
Total.....	51,625	\$151,335,000.00	378	\$ 921,000.00
Deduct number and amount which have ceased to be in force during 1896.....	4,813	14,121,000.00	36	84,000.00
Total policies or certificates in force December 31, 1896.....	46,782	\$137,214,000.00	342	\$ 837,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	57	180,000.00	1	3,000.00
Losses and claims on policies or certificates incurred during the year 1896.....	406	1,816,000.00	6	17,000.00
Total.....	463	\$ 1,496,000.00	7	\$ 20,000.00
Losses and claims on policies or certificates paid during the year 1896.....	390	1,282,500.00	5	16,000.00
Policies or certificates terminated by death during 1896.....	406	1,816,000.00	6	17,000.00
Policies or certificates terminated by lapse during 1896.....	4,437	12,812,000.00	30	67,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims only.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. During 1896 five claims resisted, all suicides, with duration of membership less than two (2) years, which under laws of organization relieves society of payment.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Ninety cents per annum per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; pays benefits at death only.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. Amount of assessment increases annually.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members. If not, how are they selected?

Answer. Officers elected annually by senate (supreme body); members of senate elected by representatives of councils in the several states biennially.

Is a medical examination required before issuing a certificate or policy to applicants?

Answer. Yes.

Are certificates issued to persons other than families or heirs of a member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. Death claims only.

Has the association or society more than one class.

Answer. One class only.

If organized under the laws of any other state, territory or province state such fact and the date of organization, giving chapter and year and date of passage of the act.

Answer. Organized under the laws of the state of Ohio, May 14, 1881.

Number in force at beginning and end of year.

Answer. Forty-six thousand, two hundred and six, 46,782.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer. Yes, in every case.



## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of*

## NORTHWESTERN LEGION OF HONOR,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, H. N. HODGMAN.*

*Secretary, D. M. ROWLAND.*

*Treasurer, V. P. TWOMBLY.*

[Incorporated March 12, 1884. Commenced business April 17, 1884.]

Principal office, Marengo, Iowa.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,905.25

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 8,874.00
Annual dues as per contract, without any reduction whatever	6,281.40
Assessments: Mortuary, \$26,043 19; expense, \$8,874; accident, \$.....; sick benefit, \$.....; total.....	34,917.19
Medical examiner's fees paid by applicant.....	2,218 50

Total paid by members.....	\$ 52,291.09
Interest, \$416.65; rent, \$....; total.....	416.65
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.

(Assessments paid in advance, \$... )

Total income .....	\$ 52,707 74
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Total net resources.....	\$ 61,702.99
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$ 29,250.00
Advanced payments returned to rejected applicants .....	None.

Total paid to members.....	\$ 29,250.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	10,703.53
Commissions paid or allowed for collecting assessments, retained by local collectors .....	2,095.23
Salaries and traveling expenses of managers and agents not paid by commissions .....	2,069 50
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,400 00
Amount paid to each: Grand secretary, \$1,200; grand commander, \$100; grand treasurer, \$100.	

## IOWA INSURANCE REPORT.

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Salaries and other compensation of office employees.....	\$	556.00
Medical examiner's fees, whether paid direct by members or otherwise.....		2,218.50
Rent, \$150; taxes, \$ .....; advertising and printing, \$1,460.77; total.....		1,610.77
Advanced to officers and agents, to be repaid out of future salaries or commissions.....		None.
All other items, viz.:		
Mileage and per diem of committees.....		332.57
Postage, express, interest and costs, attorney's fees, insurance department and office expenses.....		2,381.36
Total disbursements.....	\$	52,627.46
Balance .....	\$	9,075.53

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.	
Loans on mortgages (first liens) on real estate.....	\$	7,300.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....		None.
Cost value of bonds and stocks owned absolutely.....		500.00
Agents' ledger balances.....		None.
Cash in office.....		None.
Cash deposited in banks on emergency or reserve fund account:		
Home Savings bank, Des Moines .....		1,275.53
All other deposits .....		None.
Total net or invested assets.....	\$	9,075.53
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....		None.
Total net or invested assets, less depreciation.....	\$	9,075.53

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued .....	None.	
Market value of real estate over cost and encumbrances.....	None.	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....	None.	
Gross assets .....	\$	9,075.53

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.	
Taxes due and accrued .....	None.	
Salaries, rents and office expenses due and accrued.....	\$	539.43
Borrowed money and interest accrued on same.....	None.	
Advance assessments and bonus or dividend obligations.....	None.	
All other (not including contingent mortuary).....	None.	
Total actual liabilities.....	\$	539.43
Balance, net assets.....	\$	8,536.10

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.	
Mortuary assessments due and unpaid.....	\$	2,600.00
Mortuary assessments not yet called for losses unadjusted, \$3,000; resisted, \$.....; reported, \$4,000; total.....		7,000.00
Total due from members.....	\$	9,600.00
Deduct estimated cost of collection. ....		480.00
Net amount due from members.....	\$	9,120.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1) .....	\$ 3,000.00
Losses in process of adjustment (number of claims, ....) ..	None.
Losses reported (number of claims, 3) .....	4,000.00
Losses resisted (number of claims, ....) .....	None.
All other contingent liabilities .....	None.
Total contingent mortuary liabilities .....	\$ 7,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec 31, 1895 ...	2,164	\$3,669,000 00	1,120	\$ 1,792,000.00
Policies or certificates written during the year 1896 .....	1,479	2,349,000.00	439	632,500.00
Total .....	3,643	\$6,018,000 00	1,559	\$ 2,424,500.00
Deduct number and amount which have ceased to be in force during 1896 .....	940	1,351,000 00	409	389,500.00
Total policies or certificates in force Dec. 31, 1896 .....	2,703	\$4,667,000 00	1,150	\$ 2,035,000.00
Losses and claims on policies or certificates unpaid Dec 31, 1895 .....	7	12,000.00	4	7,000.00
Losses and claims on policies or certificates incurred during year 1896 .....	14	24,250 00	6	11,000 00
Total .....	21	\$ 36,000.00	10	\$ 18,000.00
Losses and claims on policies or certificates paid during the year 1896 .....	17	29,250.00	7	14,000.00
Policies or certificates terminated by death during 1896 .....	14	24,250 00	6	11,000.00
Policies or certificates terminated by lapse during 1896 .....	926	1,323,000 00	403	378,500.00

## MISCELLANEOUS QUESTIONS.

Number and kinds of claims for which assessments have been made?

Answer. Seventeen death claims.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. One death claim compromised; misrepresentation of personal history in application for membership.

Does association charge annual or other periodical dues or admission fees?

Answer. It does.

How much on each one thousand dollars annually, or per capita, as the case may be?

Answer. Three dollars per capita collected in twelve installments with assessments.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Does not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Six dollars per each new member secured may be appropriated out of assessments, for expenses of field work.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Does not.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables; assessments levied at age of entry.

Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Nine thousand and seventy-five dollars and fifty-three cents.

For what purpose, how is it created, and where deposited?

Answer. For payment of death losses; a percentage of assessments, first mortgages and cash.

Are the officers and directors elected at annual meeting of members?

Answer. Officers are elected at the biennial meeting of the grand council.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of death losses and expenses, and by authority of the constitution and laws of the order.

Has the association or society more than one class?

Answer. Has not.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?

Answer. March 12, 1884, chapter 4, section 1723, McClains code and laws amendatory thereto.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. January 1st, 2,161; December 31, 1896, 2,703.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. They are.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### ROYAL NEIGHBORS OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Beneficiary Recorder*, MYRTLE E. DODGE. *Supreme Receiver*, MRS. FLORENCE BROWN.

*Beneficiary Committee*: O. W. HAWES, J. G. JOHNSON, J. W. WHITE.

[Incorporated March 21, 1895. Commenced business March 21, 1895.]

Principal office, Peoria, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,528.15

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application—240 at 75 cents each, \$180; 3,777 at \$1 each, \$3,777; total .....	\$ 3,957 00
Annual dues as per contract, without any deduction whatever .....	None.
Assessments: Mortuary, \$12,908.55; expense, \$.....; accident, \$.....; sick benefit, \$.....; total .....	12,908.55
Medical examiner's fees paid by applicant—4,017 at \$1.25 each .....	5,021.25
Total paid by members.....	\$ 21,886.80
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz.:	
Recorder's fees.....	4,107.00
Certificate fees.....	31 50
(Assessments paid in advance, \$.....)	
Total income.....	\$ 26,025.30
Total net resources.....	\$ 28,553 45

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 13,795.66
Advanced payments returned to rejected applicants.....	None.
Total paid to members .....	\$ 13,795.66
Commission and fees retained by or paid or allowed to agents on account of fees and dues .....	3,957.00
Commissions paid or allowed for collecting assessments.....	None.
Salaries of officers .....	719.75
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage and expenses paid to officers .....	
Salaries and other compensation of office employees.....	
Medical examiner's fees, whether paid direct by members or otherwise .....	5,021.25
Rent, \$.....; taxes, \$.....; advertising and printing, \$.....; total .....	None.
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz.: Expense, beneficiary recorder, \$4.50; postage, \$284.16; general expense, \$447.27; refund recorder's fees, \$2,150; furniture, \$7; total .....	2,892.93
Total disbursements .....	\$ 26,386.59
Balance: Benefit, \$628 34; general, \$1,538.52; total.....	\$ 2,166.86

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in hands of supreme receiver .....	\$ 2,166.86
Cash deposits in banks on emergency or reserve fund account .....	None.
All other deposits.....	None.
Total net or invested assets .....	\$ 2,166.86
Deduct depreciation of assets to bring same to market value and agents' balance unsecured .....	None.
Total net or invested assets, less deduction .....	\$ 2,166.86

## NON-INVESTED ASSETS.

Interest due and accrued, \$.....; furniture, \$7; total .....	\$ 7.00
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances..	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 7.00
Gross assets .....	\$ 2,173.86

## LIABILITIES.

Losses adjusted, due and unpaid .....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	None.
Balance, net assets .....	\$ 2,173.86

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessment No. 7 called January 1st): In hands of local camp, estimated.....	\$ 3,100.00
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total .....	None.
Total due from members.....	\$ 3,100.00
Deduct estimated cost of collection.....	None.
Net amount due from members .....	\$ 3,100.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) .....	None.
Losses in process of adjustment (number of claims, ....).....	None.
Losses reported (number of claims, 4).....	\$ 4,000 00
Losses resisted (number of claims, ....) .....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 4,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895...	1,921	\$1,829,000.00	75	\$ 73,500.00
Policies or certificates written during the year 1896 .....	4,017	3,896,500.00	410	391,500.00
1896 suspensions reinstated during 1896.....	14	13,500.00	.....	.....
Total .....	5,952	\$5,739,000.00	485	\$ 465,000.00
Deduct number and amount which have ceased to be in force during 1896 .....	200	187,000.00	21	19,000.00
Total policies or certificates in force December 31, 1896.....	5,752	\$5,552,000 00	464	\$ 446,000.00
Losses and claims on policies or certificates unpaid December 31, 1895 .....	4	3,500.00	.....	.....
Losses and claims on policies or certificates incurred during 1896.....	16	15,500 00	1	1,000.00
Total .....	20	\$ 19,000.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during the year 1896.....	16	13,795.66	1	1,000.00
Policies or certificates terminated by death during 1896.....	16	13,500 00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	184	171,500.00	20	18,000.00

## MISCELLANEOUS QUESTIONS.

Does association charge annual or other periodical dues or admission fees?

Answer. No.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Twenty per cent for general expenses permitted by the by-laws.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. On age at entry.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For the payment of mortuary claims; by authority of beneficiary committee.

Has the association or society more than one class?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. State of Illinois; chartered March 21, 1895; under act approved and in force June 22, 1893.

Number in force at beginning and end of year.

Answer. Membership January 1, 1896, 1,921; December 31, 1896, 5,752.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## SOVEREIGN CAMP, WOODMEN OF THE WORLD,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, JOSEPH C. ROOT.*

*Secretary, JOHN T. YATES.*

*Treasurer, F. F. ROOSE.*

[Incorporated January 1, 1891. Commenced business January 1, 1891.]

Principal office, 202 to 312 Sheely block, Omaha, Neb.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 14,629.59

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 7,783.70
Annual dues as per contract, without any deduction whatever..	65,041.08
Assessments: Mortuary, \$489,862; expense, \$.....; accident, \$.....; sick benefit, \$.....; total.....	499,862.00
Medical examiner's fees paid by applicant .....	None.

Total paid by members.....	\$ 572,686.78
Interest and rent.....	None.
Advances to deputies repaid and ledger accounts.....	5,998.36
Cash received from all other sources, viz: Supplies sold, \$3,568.14; borrowed money, \$5,000; total.....	8,568.14
(Assessments paid in advance, none.)	

Total income .....	\$ 587,253.23
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Total net resources.....	\$ 601,882.81
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## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 500,769.73
Assessments refunded, \$93.40; sovereign camp dues refunded, \$9.15; total.....	102.55

Total paid to members.....	\$ 500,872.28
Commission and fees retained by or paid or allowed to deputies on account of fees and dues .....	15,035.95
Commissions paid or allowed for collecting assessments ..	None.
Salaries of managers and agents not paid by commissions.	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers, directors and committees.....	15,986.50
Amount paid to each: Sovereign commander, \$3,000; sovereign clerk, \$2,500; sovereign banker, \$1,200.	
Salaries and other compensation of office employes.....	6,881.90



Medical examiner's fees, whether paid direct by members or otherwise .....	\$ 6,900.00
Rent, \$1,018; supplies, advertising and printing, \$22,540.50; total .....	23,558.50
Advanced to officers and deputies, to be repaid out of future salaries or commissions .....	3,000.00
All other items, viz: Borrowed money, \$5,000; furniture and fixtures, \$372.21; postage, express, freight and exchange, \$3,913.10; expense, \$2,914.55; total .....	11,490.86
Total disbursements .....	\$ 53,734.86
Balance .....	\$ 18,147.82

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Ledger balances due from camp deputies and others .....	4,483.36
Cash in hands of sovereign banker .....	4,745.82
Cash deposited in banks on emergency or reserve fund account .....	None.
Supplies, blanks and printing, as per inventory .....	5,223.50
Furniture and fixtures, as per inventory .....	2,181.61
All other deposits .....	None.
Canadian order Woodmen of the World, incorporation expenses .....	1,514.50
Total net or invested assets .....	\$ 18,147.82
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.
Total net or invested assets, less depreciation .....	\$ 18,147.82

## NON-INVESTED ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets .....	None.
Gross assets .....	\$ 18,147.82

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 33), and monuments .....	69,400.00
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	2,459.35
Due deputies and others .....	2,481.73
Borrowed money, \$ .....; interest accrued on same, \$ .....; total .....	None.
Advance assessments, \$ .....; bonus or dividend obligation, \$ .....; total .....	None.
All other (not including contingent mortuary), viz: Unpaid monuments on liquidated claims .....	9,300.00
Total actual liabilities .....	\$ 82,644.86

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (estimated) .....	\$ 75,000.00
One month's sovereign camp dues in hands of local camps (est.) .....	10,000.00
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$35,300; resisted, \$11,500; reported, \$ .....; total .....	\$ 46,800.00
Total due from members .....	\$ 131,800.00
Deduct estimated cost of collection .....	None.
Net amount due from members .....	\$ 131,800.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims ....).....None.	
Losses in process of adjustment (number of claims, 35), and monuments .....	\$ 72,500 00
Losses reported (number of claims, 23), and monuments.....	47 800 00
Losses resisted (number of claims, 5), and monuments.....	11,600 00
All other contingent liabilities .....	None.
Total contingent mortuary liabilities.....	\$ 181,900.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895 ...	33,027	\$ 65,693,300.00	3,438	\$ 5,117,300.00
Policies or certificates written during the year 1896.....	29,156	51,990,800 00	2,340	3,484,000.00
Total.....	62,183	\$117,683,800.00	5,778	\$ 9,601,300.00
Deduct number and amount which have ceased to be in force during 1896.....	12,073	21,885,300 00	1,713	2,629,200.00
Total policies or certificates in force December 31, 1896.....	50,110	\$ 95,798,500 00	4,066	\$ 6,972,100.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	47	105,100.00	1	1,400.00
Losses and claims on policies or certificates incurred during year 1896.....	297	806,196 73	20	38,000.00
Total.....	344	\$ 711,299 73	21	\$ 39,400.00
Losses and claims on policies or certificates paid during the year 1896.....	243	500,769.73	19	34,500 00
Policies or certificates terminated by death during 1896.....	297	806,196.73	20	38,000.00
Policies or certificates terminated by lapse during 1896.....	11,776	21,279,130 27	1,692	2,591,300.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claim; for which assessments have been made?

Answer. Two hundred and forty-eight; only one kind of claim.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. One (1) on account of violation of conditions of certificates and laws; four (4) on account of non-payment of dues.

Does association charge annual or other periodical dues or admission fees?

Answer. No uniform entrance fee—many admitted free.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Fifteen cents sovereign camp dues per month from each member.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars, and monument, \$100.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. Proceeds of one assessment, not to exceed amount stated in certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Based on age at entry

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Local camp officers elected annually, head camp officers elected biennially, sovereign officers serve four years.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For the payment of death losses and monuments; by authority of the sovereign commander and chairman of the sovereign finance committee.

Has the association or society more than one class?

Answer. No; one class only.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Chapter 18, laws of 1887, of the state of Nebraska; organized January 1. 1891.

Number in force at beginning and end of year?

Answer. Thirty-three thousand and twenty-seven, beginning of year; 50,110 end of year.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively.

Answer. Yes.

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## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME ASSEMBLY ROYAL SOCIETY OF GOOD FELLOWS.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Premier (President),* W. R. SPOONER.

*Supreme Secretary,* JAS. W. SWOGER.

*Supreme Treasurer,* JAMES G. WHITEHOUSE.

[Incorporated February 23, 1882. Commenced business April, 1882.]

Principal office, 817 Industrial building Providence, R. I.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year:

General fund, \$531.84; W. and O. B. fund, \$1,338.63; total..... \$ 1,870.52

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application (beneficiary certificate and registration), without deductions.	None.
Annual dues as per contract, without any deduction whatever (per capita tax).....	\$ 16,712.18
Assessments: Mortuary, \$336,785.55; expense, \$....; accident, \$...., sick benefit, \$...., total .....	358,875.55
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 375,497.73
Interest, \$330.10; rent, \$.....; total.....	330.10
Advances to agents repaid.....	None.
Cash received from all other sources: Cash sales, supplies, fines, rebates of fees by insurance commissions, fees for changes in benefit certificates, loans, etc.....	10,150.17
(Assessments paid in advance, \$.....)	
Total income .....	\$ 385,978.00
Total net resources.....	\$ 387,848.53

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 350,018.62
To pay necessary expenses of litigation for protection of W. and O. B. fund .....	9,500.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 359,518.62
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	None.
Commissions paid or allowed for collecting assessments....	None.
Salaries of managers and agents not paid by commissions.	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	8,064.51
Amount paid to each: Premier, \$3,000.00; acting supreme secretary, from January 4 to 11, 1896, \$64 51, supreme secretary, \$3,000.00; supreme treasurer, \$2,000.00.	
Salaries and other compensation of office employees.....	4,119.65
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$708 97; taxes, \$...., advertising and printing, \$3,928 36; total .....	3,637.33
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, expressage, telegraphing, stationery, supplies, fixtures, instituting assemblies and extension of society, general expenses, loans, etc.....	11,123.22
Total disbursements.....	\$ 387,063.43
Balance: General fund, \$179.48; W. and O. B. fund, \$605.61; total .....	\$ 785.09

## NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office .....	\$ 785.09

Cash deposits in banks on emergency or reserve fund account ..... None.  
 All other deposits ..... None.

Total net or invested assets ..... \$ 785.09  
 Deduct depreciation of assets to bring same to market value  
 and agents' balance unsecured ..... None.

Total net or invested assets, less depreciation ..... \$ 785.09

#### NON-INVESTED ASSETS.

Interest due and accrued ..... None.  
 Rents due, \$....; accrued, \$....; ledger accounts. .... \$ 270.34  
 Market value of real estate over cost and encumbrances. None.  
 Market value of bonds and stocks over cost, stock on hand ..... 3,396.46

Total non-invested assets ..... \$ 3,666.80

Gross assets ..... \$ 4,451.89

#### LIABILITIES.

Losses adjusted, due and unpaid ..... None.  
 Taxes due and accrued ..... None.  
 Salaries, rents and office expenses due and accrued. .... None.  
 Borrowed money, \$1,500 00; interest accrued on same, \$ ....; total \$ 1,500.00  
 Advance assessments, \$.....; bonus or dividend obligations,  
 \$ ....; total ..... None.

All other (not including contingent mortuary), viz.: Ledger  
 accounts ..... 52.00

Total actual liabilities ..... \$ 1,552.00

Balance, net assets ..... \$ 2,899.89

#### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due ..... \$ 43,500.00  
 Mortuary assessments due and unpaid ..... 17,000.00  
 Mortuary assessments not yet called for losses unadjusted, \$....;  
 resisted, \$ ....; reported, \$....; total ..... None.

Total due from members ..... \$ 60,500.00

Deduct estimated cost of collection ..... None.

Net amount due from members ..... \$ 60,500.00

#### CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1) ..... \$ 3,000.00  
 Losses in process of adjustment (number of claims, ....) ..... None.  
 Losses reported (number of claims, 15) ..... 40,000.00  
 Losses resisted (number of claims, 4) ..... 9,000.00  
 All other contingent liabilities ..... None.

Total contingent mortuary liabilities ..... \$ 52,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	11,968	\$25,267,500 00	3	\$ 9,000 00
Policies or certificates written during the year 1896.....	607	880,500.00	.....	.....
Total.....	12 575	\$26,148,000.00	3	\$ 9,000 00
Deduct number and amount which have ceased to be in force during 1896.....	1,670	3,008,500.00	1	3,000 00
Total policies or certificates in force December 31, 1896.....	10,905	\$23,139,500.00	2	\$ 6,000 00
Losses and claims on policies or certificates unpaid December 31, 1895.....	34	72,000 00	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	142	339,000 00	.....	.....
Total.....	176	\$ 411,000.00	.....	.....
Losses and claims on policies or certificates paid during the year 1896.....	156	* 350,018.62	.....	.....
Policies or certificates terminated by death during 1896.....	143	339,000 00	.....	.....
Policies or certificates terminated by lapse during 1896.....	1,523	2,664,500 00	1	\$ 3,000 00

\*\$3,981.38 saved by compromise.

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments are made?

Answer. Death claims; report shows number of death claims paid. Assessments are levied semi-monthly, not for specified deaths but to provide the funds wherewith to pay benefits on approval of proofs.

Number and kind of claims compromised or resisted and brief statement of reasons;

Answer. Four claims are resisted on proofs filed for misstatements of material matters in application for membership.

Does association charge annual or other periodical dues or admission fees?

Answer. Per capita on subordinates.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Twelve cents per member per month.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No; certificates specify amount to be paid subject to the laws of society governing W. and O. B. fund, which laws provide that when and if one full assessment shall produce less than \$3,000, then no more than proportionate amount of one full assessment shall be paid in any case. No dividends or endowments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No; except to pay necessary expenses of litigation to protect W. and O. B. fund.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments levied on age at date of entry but not strictly according to any table of mortality.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Elected by ballot at regular session of Supreme assembly composed of incorporators, officers and representatives from Grand assemblies.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. To dependents.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Death claims.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization.

Answer. Incorporated.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Organized under an act passed by the general assembly of the state of Rhode Island, on the 23d day of February, A. D. 1882; governed by chapter 152, of the public statutes of said state.

Number in force at beginning and end of year?

Answer. At beginning, 11,968; at end, 10,905.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME COUNCIL OF THE ROYAL ARCANUM,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme Regent, JOHN E. POUND.*

*Supreme Secretary, W. O. ROBSON.*

*Supreme Treasurer, E. A. SKINNER.*

[Incorporated November 5, 1877. Commenced business June 23, 1877.]

Principal office, 407 Shawmut avenue, Boston, Mass.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year: W. and O. B. death fund, cash, \$470,040.46; general fund, \$25,833.70; general fund, invested in bonds, \$19,517.50; general fund, invested in building, \$59,170.97; supreme secretary, contingent fund, \$3,500; total..... \$ 577,065.63

# IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions (benefit certificate fees, \$47,572; changes benefit certificate fees, \$3,425.50) .....	\$ 46,997.50
Cards and dues by members at large .....	49.00
Annual dues as per contract, without any deduction whatever:	
Per capita tax .....	58,132.42
Assessments: Mortuary, \$4,882,548.04; expense, \$.....; accident, \$.....; sick benefit, \$.....; total .....	4,882,548.04
Medical examiner's fees paid by applicant .....	None.
Total paid by members .....	\$4,987,726.96
Interest, \$16,011.24; rent, \$667.90; total .....	16,679.14
Advances to agents repaid .....	None.
Cash received from all other sources, viz: Supplies sold to deputies, grand and subordinate councils, \$10,187.60; fines from delinquent councils, \$1,788.80; dispensations, \$230; R. A. Bulletin, \$42.85; rebate on account of office furniture \$3; total .....	12,259.23
(Assessments paid in advance, \$.....)	

Total income..... \$5,016,658.35

Total net resources..... \$5,593,723.98

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims .....	\$5,002,674.18
Supplies purchased to be sold .....	4,267.20
Advanced payments returned to rejected applicants:	
Benefit certificate fees returned .....	27.50
Fines remitted .....	732.80
Printing blanks .....	2,159.94
Total paid to members .....	\$5,008,434.48
Commission and fees retained by or paid or allowed to agents on account of fees and dues: Assistance to grand chapter, \$1,961; extension of the order and official supervision, \$10,450.70; total .....	12,611.70
Commissions paid or allowed for collecting assessments .....	None.
Salaries of managers and agents not paid by commissions:	
Official visits to grand and subordinate councils .....	2,477.80
Total amount of salaries, fees per diem, mileage and expenses paid to officers .....	43,994.48
Amount paid to each: W. O. Robson, supreme secretary, \$5,666.72; John E. Pound, supreme regent, \$4,166.72; E. H. Skinner, supreme treasurer, \$3,666.74; A. T. Turner, supreme auditor, \$1,123.26.	
Salaries and other compensation of office employees: Clerk hire .....	25,058.51
Medical examiner's fees, whether paid direct by members or otherwise .....	619.20
Rent and taxes .....	None.
Advertising and printing: Literature and publications, \$944.69; circulars, \$35; assessment calls, \$610.37; printing account, \$3,442.73; R. A. Bulletin, \$677.63; total .....	6,359.82
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	None.
All other items, viz: Benefit certificates, \$2,263.23; state medical examiner's supplies, \$12.21; office furniture, \$315.05; supreme council session, \$4,028.36; relief to councils, \$12.60; postage, stationery, telegraphing and expressing, \$3,113.58; stationery, \$726.72; state lands, \$388.46; sundries from contingent fund of supreme regent, \$1,754.86; legal services, \$3,513.83; investigating death claims, \$545.98; R. A. building maintenance, less taxes, \$2,756.37; fraternal congress, \$399.60; general office expenses, \$802.66; total .....	24,634.46
Total disbursements .....	\$5,126,018.39
Balance .....	\$ 467,705.59



## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 59,170.97
Loans on mortgages (first liens) on real estate..	None.
Loans secured by pledge of bonds, stocks and other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	42,117.50
Agents' ledger balances.....	None.
Cash in office .....	None.
Cash deposits in bank on emergency or reserve fund account:	
Supreme secretary's contingent fund, National Bank of the Commonwealth, Boston .....	2,500.00
All other deposits.....	363,917.12
Total net or invested assets.....	\$ 467,705.59
Deduct depreciation of assets to bring same to market value and agents' balance unsecured (demolition of old building on hand purchased).....	8,000.00
Total net or invested assets, less depreciation.....	\$ 459,705.59

## NON-INVESTED ASSETS.

Interest due, \$1,586.41; accrued, \$266 67; total.....	\$ 1,853 08
Rents due, \$277.10; accrued, \$. ....; total.....	277.10
Market value of real estate over cost and encumbrances.....	44,170.45
Market value of bonds and stocks over cost.....	742.50
Total non-invested assets.....	\$ 47,043.13
Gross assets. ....	\$ 506,748.72

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 50—48 full rate, class A; 2 half rate, class A).....	\$ 147,000.00
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations... None.	
All other (not including contingent mortuary).....	780.22
Total actual liabilities.....	\$ 147,780.22
Balance, net assets.....	\$ 358,968 50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessment No. 236 in hands of sub-treasurer, December 31, 1896, estimated)..	\$ 314,249.07
Mortuary assessments due and unpaid, approximate.....	741.43
Mortuary assessments not yet called for losses unadjusted, \$. ....; resisted, \$. ....; reported, \$. ....; total.....	None.
Total due from members.....	\$ 314,990.50
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 314,990.50

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....	None.
Losses in process of adjustment (number of claims, 38 1-2, 1-4, 1-6 —20 full rate, class B; 1 half rate, class B, and 17 1-2, 1-6, 1-4, class D)....	\$ 115,230.00
Losses reported (number of claims, 110—106 full rate, class O; 4 half rate, class O).....	324,000.00
Losses resisted (number of claims, 9—8 in class D, and W. Strom- berg in class E).....	27,000.00
All other contingent liabilities (9 claims in class E; persons not members at time of death).....	25,500.00
Total contingent mortuary liabilities .....	\$ 491,750.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	174,060	\$ 508,452,500	1,241	\$ 3,549,000
Policies or certificates written during the year 1896.....	22,452	61,630,500	94	249,000
Total.....	196,512	\$ 565,083,000	1,335	\$ 3,798,000
Deduct number and amount which have ceased to be in force during 1896.....	6,351	17,922,000	59	165,000
Total policies or certificates in force Dec. 31, 1896.....	190,261	\$ 547,161,000	1,276	\$ 3,633,000
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	300	582,000	1	3,000
Losses and claims on policies or certificates incurred during year 1896.....	1,731	5,044,500	6	18,000
Total.....	1,931	\$ 5,626,500	7	\$ 21,000
Losses and claims on policies or certificates paid during the year 1896.....	1,734	5,013,250	5	15,000
Policies or certificates terminated by death during 1896.....	1,731	5,044,500	6	18,000
Policies or certificates terminated by lapse during 1896.....	4,520	12,977,500	53	147,000

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Compromised: \$12,010, misrepresentations as to habits; \$11,392, misrepresentations as to occupation; \$11,569, died under suspension. Resisted: \$10,359, illegal designation of beneficiary.

Does the association charge annual or other periodical dues or admission fees?

Answer. Initiation fee and quarterly dues payable to subordinate council.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Dues not less than \$3 per year.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No; the laws of the order guarantee the full amount named, provided one assessment on the entire membership realizes that sum.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. Rates are based on combined American experience tables of mortality and are fixed on age at entry.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Of supreme council, yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. Payment of death benefits, and are called under authority conferred by law upon the supreme regent, supreme secretary and supreme treasurer.

Has the association or society more than one class?

Answer. No.

If voluntary, so state, and give date of organization.

Answer. Organized as a voluntary association June 23, 1877.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Laws of 1874, chapter 375, public statutes of Massachusetts.

Number in force at beginning and end of year?

Answer. At beginning of year, 174,060; at end of year, 190,261.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME COURT OF HONOR,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme Chancellor, A. L. HEREFORD.      Supreme Recorder, W. H. H. HOUNSLEY.  
Supreme Treasurer, B. F. WORKMAN.*

[Incorporated July 16, 1895. Commenced business August 1, 1895.]

Principal office, rooms 1 and 2, Hardtner building, Springfield, Ill.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$      87.96

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....None.

Annual dues as per contract, without any deduction whatever \$    5,850.88

Assessments:

Mortuary, \$21,592.35; expense, \$....; total..... 21,592.35

Accident, \$....; sick benefit, \$....; total.....None.

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$    27,142.23

Interest, \$....; rent, \$....; total.....None.  
 Advances to agents repaid.....None.  
 Cash received from all other sources, viz.: Charter fees, \$270;  
 supplies, \$1,232.56; borrowed money, \$676; miscellaneous,  
 \$501.88; total.....\$ 2,680.44  
 (Assessments paid in advance, \$....)

Total income .....	\$ 30,123.67
Total net resources.....	\$ 30,211.65

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....\$ 21,100.00  
 Advanced payments returned to rejected applicants.....None.

Total paid to members.....	\$ 21,100.00
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Commission and fees retained by or paid or allowed to agents  
 on account of fees and dues.....None.  
 Commissions paid or allowed for collecting assessments..None.  
 Salaries of managers and agents not paid by commissions..None.  
 Total amount of salaries, fees per diem, mileage, expenses paid  
 to officers.....1,980.83  
 Amount paid to each: Supreme chancellor, \$750; supreme  
 recorder, \$668.01; directors, \$502.81.  
 Salaries and other compensation of office employees ..... 811.65  
 Medical examiner's fees, whether paid direct by members or  
 otherwise.....None.  
 Rent, \$365; taxes, \$....; advertising and printing, \$2,649.62; total.. 2,914.62  
 Advanced to officers and agents, to be repaid out of future  
 salaries or commissions.....None.  
 All other items, viz: Postage and express, \$369.51; borrowed  
 money, \$635; interest on same, \$53.28; miscellaneous, \$1,551.76;  
 total.....2,829.55

Total disbursements.....	\$ 29,576.14
Balance .....	\$ 635.51

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....  
 .....None.  
 Loans on mortgages (first liens) on real estate.....None.  
 Loans secured by pledge of bonds, stocks or other marketable  
 collaterals .....None.  
 Cost value of bonds and stocks owned absolutely.....None.  
 Agents' ledger balances.....\$ 2,008.64  
 Cash in office, due from subordinate courts on per capita and  
 collected since December 31, 1896.....2,923.05  
 Cash deposits in banks on emergency or reserve fund account:  
 Auburn State bank.....635.51  
 Supplies, \$350; office furniture, \$200.

Total net or invested assets.....	\$ 5,657.20
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Deduct depreciation of assets to bring same to market value  
 and agents' balance unsecured.....None.

Total net or invested assets, less depreciation.....	\$ 5,657.20
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## NON-INVESTED ASSETS.

Interest due accrued.....None.  
 Rent due and accrued.....None.  
 Market value of real estate over cost and encumbrances....None.  
 Market value of bonds and stocks over cost .....None.  
 Total non-invested assets.....None.

Gross assets.....	\$ 5,657.20
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## IOWA INSURANCE REPORT.

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$775; interest accrued on same, \$39.13; total. \$	814.13
Advance assessments, \$....; bonus or dividend obligations, \$....;	
total.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 814.13
Balance, net assets.....	\$ 4,843.07

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Assessments called and not yet due.....	\$ 4,900.00
Assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$....;	
resisted, \$3,000; reported, \$1,000; total.....	7,000.00
Total due from members.....	\$ 11,900.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 11,900.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 4,900.00
Losses in process of adjustment (number of claims, ....) ..	None.
Losses reported (number of claims, 1).....	1,000.00
Losses resisted (number of claims, 3, suicides).....	6,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 11,900.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	1,861	\$3,170,500.00	71	\$ 125,500.00
Policies or certificates written during the year 1896.....	9,568	16,517,500.00	898	1,697,500.00
Total.....	11,429	\$19,688,000.00	969	\$ 1,823,000.00
Deduct number and amount which have ceased to be in force during 1896.....	879	463,500.00	63	101,000.00
Total policies or certificates in force December 31, 1896.....	11,150	\$19,224,500.00	907	\$ 1,722,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	None	None	None
Losses and claims on policies or certificates incurred during 1896.....	20	33,000.00	2	3,000.00
Total.....	20	\$ 33,000.00	2	\$ 3,000.00
Losses and claims on policies or certificates paid during year 1896.....	13	21,000.00	1	2,000.00
Policies or certificates terminated by death during 1896.....	18	32,000.00	2	3,000.00
Policies or certificates terminated by lapse during 1896.....	279	463,500.00	62	101,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death claims, 11; accident, 2.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Resisted, three suicides.

Does association charge annual or other periodical dues or admission fees?

Answer. Annual dues, \$1.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar for \$500, \$1 for \$1,000, \$1 for \$2,000.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. Does not guarantee any fixed amount.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No other purpose except accident.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments, according to this society's own table of rates.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. By representatives elected by the local courts as delegates to the supreme court.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Certificates issued to families or heirs, blood relation, affianced husband or affianced wife.

For what purpose are assessments made and under what authority?

Answer. For mortuary purposes.

Has the association or society more than one class?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Laws of Illinois, as passed in 1893 and approved June 23, 1895.

Number in force at beginning and end of year.

Answer. At beginning of year, 1,961; at end of year, 11,150.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Initiated in district courts as provided by constitution and ritual.

## ANNUAL STATEMENT.

*For the year ending December 31, 1896, of the condition of the*

## SUPREME COURT INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. D. OROHYATEKHA.

Secretary, JOHN A. MCGILLIVAY.

[Incorporated July 23, 1881—May 2, 1889. Commenced business July 1, 1881.]

Principal office, Toronto, Ontario.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,479,529.73

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 23,858.00

Annual dues as per contract, without any deduction whatever 27,365.52

Assessments: Mortuary, \$1,150,223.70; expense, \$67,423.02; sick and funeral, \$130,794.70; total..... 1,348,440.42

Medical examiner's fees paid by applicant..... None.

Total paid by members.....\$1,404,663.94

Interest, \$39,865.85; rent, \$ .....; total..... 39,865.85

Advances to agents repaid, \$95,200.50; sundry refunds, \$2,326.58; total..... 97,527.08

Cash received from all other sources, viz:

Organization and other fees..... 65,300.25

Fire insurance; premium repaid..... 3,743.91

Supplies sold..... 15,406.00

(Assessments paid in advance, \$.....)

Total income..... \$1,628,507.04

Total net resources..... \$3,106,036.82

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims ..... \$ 620,941.91

Advanced payments returned to rejected applicants..... 546.97

Total paid to members..... \$ 621,488.88

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... None.

Commissions paid or allowed for collecting assessments ..None.

Salaries and expenses of managers and agents not paid by commissions..... 66,969.81

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 26,933.21

Salaries and other compensation of office employees.....	\$ 22,157.37
Medical examiner's fees, whether paid direct by members or otherwise.....	1,482.95
Rent, heat and light, \$4,027.57; taxes, \$1,091.10; advertising and printing, \$11,098.22; total.....	16,216.89
Postage and stationery.....	14,319.37
All other items, viz: Traveling expenses, \$6,201.87; license, legislation and incorporation fees, \$12,431.82; inspection and commissions, \$3,043.88; investigating claims, \$303.45; supplies purchased, \$35,285.23; executive and supreme court expense, \$3,604.06; accident insurance, \$100.00; fraternal fees, \$93; sundry expense, \$3,002.30; furniture, \$2,404.64; official organ, \$23,330.74; contingent, \$26,823.64; total.....	59,690.23
Total disbursements.....	\$1,090,532.44
Balance.....	\$2,015,434.28

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	\$ 69,700.00
Loans on mortgages (first liens) on real estate.....	1,166,330.02
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	142,553.10
Agents' ledger balances secured.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account: Molson's bank, Toronto, and National bank, London, \$163,470.57; Dominion government, \$100,000.00; British government, \$97,332.33; New Brunswick government, \$30,000.00; total.....	385,603.90
All other deposits, viz: Temple property, \$193,900; deposit receipts and sundry advances, \$37,207.36; total.....	251,107.36
Total net or invested assets.....	\$2,015,484.38
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$2,015,484.38

## NON-INVESTED ASSETS.

Interest due, \$51,935.37; accrued, \$12,948.09; total.....	\$ 65,232.46
Rents due, \$....; accrued, \$....; office furniture, \$10,093.31; total.....	10,093.31
Market value of real estate over cost and encumbrances.....	None.
Due from branches.....	23,008.12
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 98,336.89
Gross assets.....	\$2,113,821.27

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	\$ 17,181.67
Taxes due and accrued.....	None.
Salaries due and accrued.....	None.
Borrowed money, \$....; interest accrued on same, \$....; total.....	None.
Advance assessments, \$....; total.....	None.
All other (not including contingent mortuary) viz: Sick claims, \$967.97; current account, \$1,183.23; total.....	2,150.20
Total actual liabilities.....	\$ 19,331.87
Balance, net assets.....	\$2,094,489.40



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....None.  
Mortuary assessments due and unpaid .....None.  
Mortuary assessments not yet called for losses unadjusted, \$...; resisted,  
\$...; reported, \$...; total .....None.  
Total due from members.....None.  
Deduct estimated cost of collection.....None.  
Net amount due from members.....None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims....).....None.  
Losses in process of adjustment (number of claims....).....None.  
Losses reported (number of claim....).....None.  
Losses resisted (number of claims....).....None.  
All other contingent liabilities.....None.  
Total contingent mortuary liabilities .....None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	86,521	\$ 108,027,500	374	\$ 519,500
Policies or certificates written during the year 1896.....	24,124	28,858,000	167	260,000
Total.....	110,645	\$ 136,885,500	541	\$ 779,500
Deduct number and amount which have ceased to be in force during 1896.....	7,807	8,064,500	12	12,000
Total policies or certificates in force December 31, 1896.....	102,838	\$ 128,791,000	529	\$ 766,500
Losses and claims on policies or certificates unpaid December 31, 1895.....		19,975		
Losses and claims in 1896 not reported until 1896.....		53,983		
Losses and claims on policies or certificates incurred during year 1896.....	527	655,731	2	2,000.00
Total.....	527	\$ 729,689	2	\$ 2,000.00
Losses and claims on policies or certificates paid during year 1896.....		712,507.00	2	2,000.00
Policies or certificates terminated by death during 1896.....			2	2,000.00
Policies or certificates terminated by lapse during 1896.....	7,280	7,433,768	10	10,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Mortuary, sick and funeral benefits.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admissions fees?

Answer. Yes.

How much on each one thousand dollars annually, or per capita, as the case may be?

Answer. Twenty-five cents per capita per year.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state amount guarantee, and the security or such guarantee?

Answer. By the monthly assessments and reserve fund and the power to levy extra assessments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Five per cent used for management expenses.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Combined experience table; on age at entry,  
Has the association or society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two million, fifteen thousand, four hundred and eighty-four dollars and thirty-eight cents.

For what purpose, how is it created and where deposited?

Answer. To pay mortuary and sick and funeral claims; created by surplus of assessments; in banks, mortgage bonds, etc.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At triennial meeting of supreme court.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay mortuary and sick claims; under authority of constitution and act of incorporation.

Has the association or society more than one class?

Answer. Only one.

Number of members in each class?

Answer. One hundred and two thousand, eight hundred and thirty-eight.

If voluntary, so state, and give date of organization?

Answer. No.

If organized under the laws of this state, under what law and at what time, giving chapter and year and date of passage of the act?

Answer. No.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Under act 52, Victoria, chapter 104, statutes of Dominion of Canada.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Eighty-six thousand, five hundred and twenty-one.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## SUPREME HIVE, LADIES OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President, LILLIAN M. HOLLISTER.*

*Secretary, BINA M. WEST.*

*Treasurer, KITTIE S. WARNER.*

[Incorporated March 6, 1897. Commenced business October, 1892.]

Principal office, corner Huron and Bard streets, Port Huron, Mich.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 20,523.53

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 31,851.27

Annual dues as per contract, without any deduction whatever.. 9,666.08

## Assessments:

Mortuary, \$103,239.41; expense, \$....; total..... 103,239.41

Accident, \$....; sick benefit, \$....; total..... None.

Medical examiner's fees paid by applicant..... 11,505.00

Total paid by members..... \$ 156,261.76

Interest, \$....; rent, \$....; total..... None.

Advances to agents repaid..... None.

Cash received from all other sources, viz: Charter fees and supplies ..... 4,686.85

(Assessments paid in advance, \$....)

Total income..... \$ 160,947.61

Total net resources ..... \$ 181,471.13

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 71,500.00

Advanced payments returned to rejected applicants ..... 290.94

Total paid to members..... \$ 71,790.94

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 27,612.00

Commissions paid or allowed for collecting assessments. None.

Salaries of managers and agents not paid by commissions..... 2,010.40

Total amount of salaries, fees per diem, mileage, expenses paid to officers ..... 5,267.42

Salaries and other compensation of office employees..... 2,925.80

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 11,505.00
Rent, \$699.14; taxes, insurance premium, \$20; advertising and printing, \$358.61; total .....	1,077.75
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Supplies, \$12,133.54; great hive percentage, \$561.60; official organ, \$2,034.98; express and freight, \$645.93; postage, \$1,797.80; committee expenses, \$183.94; telegrams, \$180.20; light, \$26.90; telephone, \$90; miscellaneous, \$1,760.26; total.....	19,415.15
Total disbursements.....	\$ 141,604.46
Balance .....	\$ 39,866.67

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	None.
Cash in office.....	\$ 2,935.65
Cash deposits in banks on emergency or reserve fund account .....	None.
All other deposits: Commercial bank, Port Huron, Mich.....	5,436.03
Citizens National bank, Flint, Mich.....	31,495.00
Total net or invested assets.....	\$ 39,866.67
Deduct depreciation of assets to bring same to market value and agent's balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 39,866.67

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 39,866.67

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 2).....	\$ 2,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	3,597.76
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 5,597.76
Balance, net assets.....	\$ 34,278.91

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 2,000.00
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members .....	\$ 2,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members .....	\$ 2,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....) None.  
 Losses in process of adjustment (number of claims, 10) ..... \$ 13,000.00  
 Losses reported (number of claims, ....) None.  
 Losses resisted (number of claims, ....) None.  
 All other contingent liabilities ..... None.

Total contingent mortuary liabilities ..... \$ 13,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	9,765	\$ 8,822,500.00	144	\$ 98,500.00
Policies or certificates written during the year 1896.....	9,204	7,471,000.00	239	183,500.00
Total.....	18,969	\$16,293,500.00	413	\$ 282,000.00
Deduct number and amount which have ceased to be in force during 1896.....	1,932	1,209,500.00	54	37,000.00
Total policies or certificates in force December 31, 1896.....	17,037	\$15,084,000.00	359	\$ 245,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	9	18,000.00	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	54	70,500.00	1	1,000.00
Total.....	63	\$ 86,500.00	1	\$ 1,000.00
Losses and claims on policies or certificates paid during year 1896.....	51	71,500.00	1	1,000.00
Policies or certificates terminated by death during 1896.....	54	70,500.00	1	1,000.00
Policies or certificates terminated by lapse during 1896.....	1,878	1,139,000.00	53	36,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees.

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be.

Answer. Fifty cents per year on life benefit members.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees, and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; 12 per cent for management expenses.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death claims; under the authority of the laws of the order.

Has the association or society more than one class?

Answer. Only one class of beneficial members.

If voluntary, so state and give date of organization?

Answer. Voluntary association; under the Knights of Maccabees, October 1, 1892.

Number in force at beginning and end of year?

Answer. December 31, 1896, 9,765; December 31, 1896, 17,037.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME LODGE OF THE BUSINESS MENS FRATERNITY,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, R. F. HODGIN.

Secretary, H. M. WARING.

Treasurer, M. W. RAYLEY.

[Incorporated April 6, 1896. Commenced business August 19, 1896.]

Principal office, Omaha, Neb.

Attorney for service of process in Iowa, Hon. C. G. McCarthy, auditor of state.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:

Certificate fees..... \$ 230.00

Gross amount of membership fees required or represented by application, without deductions: Cannot give, as books are not so kept; organizers keep admission fees and are not required to report them to this office.

Annual dues as per contract, without any deduction whatever 157.20

Assessments: Mortuary and accident ..... \$ 249.49  
 Medical examiner's fees paid by applicant: Examiner's fees are paid by applicant direct to physicians and are not reported to this office.

Total paid by members ..... \$ 1,336.60  
 Interest and rent ..... None.  
 Advances to agents repaid ..... None.  
 Cash received from all other sources, viz: Remittances from two lodges in advance of time due for assessments and held for proper reports ..... 38.85  
 (Assessments paid in advance, \$.....)

Total income ..... \$ 1,375.54  
 Total net resources ..... \$ 1,375.54

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims ..... \$ 7.00  
 Advanced payments returned to rejected applicants ..... None.

Total paid to members ..... \$ 7.00  
 Commission and fees retained by or paid or allowed to agents on account of fees and dues ..... None.  
 Commissions paid or allowed for collecting assessments ..... None.  
 Salaries of managers and agents not paid by commissions ..... None.  
 Total amount of salaries, fees per diem, mileage, expenses paid to officers ..... 13.06  
 Amount paid to each: Supreme secretary (expense), \$13.06.  
 Salaries and other compensation of office employees ..... None.  
 Medical examiner's fees, whether paid direct by members or otherwise: Cannot give this.  
 Rent, \$...; taxes, \$...; advertising and printing, \$316.45; total.. 316.45  
 Advanced to officers and agents to be repaid out of future salaries or commissions ..... None.  
 All other items, viz: Lodge supplies, trunks, gavel, ballot boxes, etc. .... 56.05  
 Total disbursements ..... \$ 392.56  
 Balance ..... \$ 982.98

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances ..... None.  
 Loans on mortgages (first liens) on real estate ..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals ..... None.  
 Cost value of bonds and stocks owned absolutely ..... None.  
 Agents' ledger balances ..... None.  
 Cash in office ..... \$ 62.56  
 Cash deposits in bank on emergency or reserve fund account:  
 First National Bank of Omaha, reserve fund, \$179.12; benefit fund, 706.63; total ..... 885.75  
 All other deposits: National Bank of Commerce, Omaha, general fund ..... 84.67  
 Total net or invested assets ..... \$ 982.98  
 Add lodge supplies, furniture, books and blanks on hand ..... 201.10  
 Deduct depreciation of assets to bring same to market value and agents' ledger balance unsecured ..... None.  
 Total net or invested assets, less depreciation ..... \$ 1,184.08

## NON-INVESTED ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over cost and encumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets..	None.

Gross assets.....	\$ 1,184.08
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## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money and interest accrued on same.....	None.
Advance assessments and bonus or dividend obligations..	None.
All other (not including contingent mortuary), viz: Printing bills.....	\$ 228.05

Total actual liabilities.....	\$ 228.05
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Balance, net assets.....	\$ 1,956.03
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$.....; resisted, \$.....; reported, \$.....; total.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	None.
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS DURING 1896.	
	Number.	Amount.
Policies or certificates in force December 31, 1895.....	None	None
Policies or certificates written during the year 1896.....	502	\$ 836,000.00
Total.....	502	\$ 836,000.00
Deduct number and amount which have ceased to be in force during 1896.....	3	6,000.00
Total policies or certificates in force December 31, 1896.....	499	\$ 830,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	None	None
Losses and claims on policies or certificates incurred during year 1896.....	1	700.00
Total.....	1	700.00
Losses and claims on policies or certificates paid during year 1896..	1	700.00
Policies or certificates terminated by death during 1896.....	None	None
Policies or certificates terminated by lapse during 1896.....	3	6,000.00



## MISCELLANEOUS QUESTIONS.

Kind of claims for which assessments have been made?

Answer. Death and disability.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does the association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Per capita, \$2 per annum.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Assessments are divided when received; 20 per cent placed in revenue fund and balance to pay claims arising under certificates.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. At age seventy as old age disability, one half of certificate is paid in cash, balance in five equal annual payments. No other payments made during lifetime of members except for actual physical disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience mortality table No. 12. Assessments required to be paid by all members regardless of mortality rate after \$25,000 is accumulated in benefit fund; assessments are based on mortality and disability rate.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and ninety dollars and forty-six cents.

For what purpose, how is it created and where deposited?

Answer. To pay old age disability benefits and excessive mortality benefits. Invested in government, state and municipal securities and real estate mortgages not exceeding 40 per cent of value of real estate; securities deposited with auditor of public accounts of Nebraska.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Elected at sessions of the Supreme lodge; next session meets in October, 1901, and every two years thereafter.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death and disability claims. Twelve assessments are required to be paid by each member until \$25,000 is accumulated in benefit fund when members cease paying until benefit fund is depleted below that amount. If more than two assessments are required to pay claims directors order additional ones to be made.

Has the association or society more than one class?

Answer. Yes, but they are not assessed separately.

If so, how many, and amount of indemnity in each?

Answer. Three: \$1,000, \$2,000 and \$3,000.

Number of members in each class?

Answer. Three thousand-dollar class, 83 members; \$2,000 class, 165 members; \$1,000 class, 251 members.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Incorporated April 16, 1886, under the provisions of chapter 18, of the laws of 1887, approved March 29, 1887.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. None at beginning of year; end of year, \$3,000 class, 83; \$2,000 class, 165; \$1,000 class, 251.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME LODGE KNIGHTS OF HONOR,

Organized under the laws of the State of Missouri made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, JOHN MULLIGAN.

Secretary, B. F. NELSON.

Treasurer, J. W. BRANCH.

[Incorporated March 20, 1876. Commenced business June 30, 1871.]

Principal office, St. Louis, Mo., Odd Fellows building, Ninth and Olive streets.

Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year:

General fund, \$75,511.55; W. and O. B. fund, \$1,139.83; relief fund, \$239.53; supreme reporter, \$1,075.32; total..... \$ 77,966.23

#### INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Benefit certificates.....	\$ 2,234.50
Annual dues.....	201.65
Expense assessments.....	27,046.84
W. and O. B. assessments.....	4,234,037.15

Total paid by members.....\$4,261,520.14

Interest, \$5,157.40; supplies, \$3,553.80; total..... 7,711.20

Buttons, etc., \$12.50; defunct cards, \$212.00; total..... 224.50

Fines, \$330.15; exchange, \$14.25; total..... 344.40

(Assessments paid in advance, \$....)

Total income.....\$4,271,790.24

Total net resources.....\$4,349,756.47

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims (2,148 claims).....	\$4,155,004.47
Attorney fees and court costs.....	4,842.59
Blank books and stationery, \$614.84; clerks' salaries, \$15,094.50; total.....	15,709.34
Supreme lodge officers, \$1,045.71; assessment books, \$312.00; total.....	1,857.71
Supreme lodge session, \$2,459.42; beneficiary certificate blanks, \$332.25; total.....	2,791.67
General expenses, \$1,584.28; postage, \$1,658.20; total.....	3,242.48
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	12,800.00
Amount paid to each: Supreme dictator, \$2,500.00; supreme medical examiner, \$2,500.00; supreme reporter, \$4,200.00; supreme treasurer, \$3,600.00.....	
Supplies, \$3,638.65; printing, \$875.05; total.....	4,513.70
Trial tribunal, \$157.05; mileage and per diem grand lodge session, \$18,051.10; total.....	18,208.15
Supreme medical examiner, \$369.00; Knights of Honor paper, \$2,500.00; total.....	2,869.00
Exchange and telegrams, \$145.66; deputies and lodge premiums, \$24,272.35; total.....	24,418.01
Expense assessments returned, \$168.71; grand lodge appropriations, \$14,600.00; total.....	14,768.71
Office furniture, \$377.43; advertising and literature, \$936.54; total.....	1,313.97
Rent, \$3,080.00; advisory board, \$1,160.80; total.....	4,221.80
Committee on laws, \$102.25; fraternal congress, \$288.50; total.....	388.75
Total disbursements.....	\$4,361,949.35
Balance.....	\$ 87,807.12

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office of supreme reporter.....	\$ 1,905.98
Cash deposits in banks on emergency or reserve fund account: National Bank of Commerce.....	85,901.14
All other deposits.....	None.
Total net or invested assets.....	\$ 87,807.12
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 87,807.12

## NON-INVESTED ASSETS.

Due from grand lodges.....	\$ 1,341.33
Due from subordinate lodges.....	7.75
Due from all other sources.....	20.00
Office furniture.....	7,360.88
Supplies on hand.....	2,403.72
Total non-invested assets.....	\$ 11,133.68
Gross assets.....	\$ 98,940.80

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims ...., waiting for guardians' letters, etc.).....	\$ 58,166 67
Due grand lodges.....	26.11
Due subordinate lodges.....	4.25
Total actual liabilities.....	\$ 58,197.03
Balance, net assets. ....	\$ 40,743.77

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 305,880.95
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, resisted and reported.....	None.
Total due from members.....	\$ 305,880.95
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 305,880.95

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....)	32
Losses in process of adjustment (number of claims, ....)	None.
Losses reported (number of claims, 90), proofs not yet received..	\$ 184,000.00
Losses resisted (number of claims, ....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 184,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	115,212	\$315,258,500.00	233	\$ 457,500.00
Policies or certificates written during the year 1896.....	8,358	11,217,000.00	4	5,000.00
Total.....	123,570	\$326,475,500.00	237	\$ 462,500.00
Deduct number and amount which have ceased to be in force during 1896.....	26,387	48,448,500.00	46	90,500.00
Total policies or certificates in force December 31, 1896.....	96,633	\$178,027,000.00	191	\$ 372,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	43	87,200.02		
Losses and claims on policies or certificates incurred during 1896.....	2,137	4,125,971.12	3	6,000.00
Total.....	2,180	\$ 4,213,171.14	3	\$ 6,000.00
Losses and claims on policies or certificates paid during year 1896.....	2,148	4,155,004.47	3	6,000.00
Policies or certificates terminated by death during 1896.....	2,137	4,129,000.00	3	6,000.00
Policies or certificates terminated by lapse during 1896.....	24,800	44,319,500.00	43	84,500.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Two thousand and thirty-five full rate, 133 half rate, 12 quarter rate.

Number and kind of claims compromised and resisted and brief statement of reasons?

Answer. One over age; false statement in application; compromised by returning amount paid, \$900. One over age; false statement in application; compromised by

returning amount paid and interest, \$1,171.12. One false statement in application; compromised for \$900.

Does association charge annual or other periodical dues or admission fees?

Answer. Annual dues, \$1 per member, payable quarterly.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500; from assessments only.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. By the supreme lodge annually.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes, to dependents.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For payment of death benefits and by authority of the constitution.

Has the association or society more than one class?

Answer. Yes.

If so, how many, and the amount of indemnity in each?

Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500.

Number of members in each class?

Answer. Full rate, 81,425; half rate, 12,146; quarter rate, 2,062.

If voluntary, so state, and give date of organization?

Answer. June 30, 1873.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. State of Missouri; laws of 1876; chapter 21.

Number in force at beginning and end of year; if more than one class, number in each class.

Answer. January 1, 1896, full rate, 100,910; half rate, 12,575; quarter rate, 1,737; December 31, 1896, full rate, 81,425; half rate, 12,146; quarter rate, 2,062.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## SUPREME LODGE NATIONAL RESERVE ASSOCIATION,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme President, F. W. SMARS. Supreme Secretary and Treasurer, J. C. HENNESSAY.*

[Incorporated May 8, 1891. Commenced business May 9, 1891.]

Principal office, Kansas City, Mo.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st, of previous year..... \$ 6,865.63

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 5,882.50

Annual dues as per contract, without any deduction whatever..  
.....None.

## Assessments:

Mortuary, \$14,715.11; organizing and expense, \$19,592.95; total. 34,315.06

Accident, \$.....; reserve, \$4,904.95; total. 4,904.95

Medical examiner's fees paid by applicant..... 5,832.50

Total paid by members..... \$ 50,985.01

Interest, \$224.57; rent, \$128; total..... 332.57

Advances to agents repaid..... 1,427.33

Cash received from all other sources: Lodge supplies, change in certificates..... 1,086.85

(Assessments paid in advance, \$....)

Total income..... \$ 53,851.76

Total net resources..... \$ 60,707.39

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 18,500.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 18,500.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 13,062.88

Commissions paid or allowed for collecting assessments..None.

Salaries of managers and agents not paid by commissions.None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 2,370.00

Amount paid to each: Supreme president, \$1,500; supreme secretary and treasurer, \$750.

Salaries and other compensation of office employees.....	\$ 2,047.91	
Medical examiner's fees, whether paid direct by members or otherwise.....	5,882.50	
Rent, \$340; taxes, \$16.80; advertising and printing, \$2,238.01; total.....	2,594.81	
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	2,004.84	
All other items, viz: General and traveling, postage, office furniture, freight, express, etc .....	2,421.80	
Total disbursements.....		\$ 48,764.74
Balance .....		\$ 11,942.65

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....	\$ 4,200.00	
Loans on mortgages (first liens) on real estate.....	250.00	
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.	
Cost value of bonds and stocks owned absolutely.....	None.	
Agents' ledger balances.....	2,423.63	
Cash in office .....	207.52	
Cash deposits in banks on emergency or reserve fund account:		
First National bank, Kansas City, Mo.....	3,949.05	
All other deposits: First National bank, Kansas City, Mo.....	912.45	
Total net or invested assets .....		\$ 11,942.65
Deduct depreciation of assets to bring same to market value and agent's balance unsecured .....	None.	
Total net or invested assets, less depreciation ... ..		\$ 11,942.65

## NON-INVESTED ASSETS.

Interest due, \$....; accrued \$18.40; total.....	\$ 18.40	
Rents due and accrued .....	None.	
Market value of real estate over cost and encumbrances.....	1,500.00	
Market value of bonds and stocks over cost.....	None.	
Total non-invested assets.....		\$ 1,518.40
Gross assets .....		\$ 13,461.05

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....).....	None.	
Taxes due and accrued.....	None.	
Salaries rents and office expenses due and accrued.....	None.	
Advance assessments and bonus or dividend obligations.....	None.	
Total actual liabilities.....		
Balance, net assets.....		\$ 13,461.05

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due .....	\$ 3,400.00	
Mortuary assessments due and unpaid .....	None.	
Mortuary assessments not yet called for losses unadjusted, \$2,000; resisted, \$2,000; reported, \$3,000; total.....	\$ 7,000.00	
Total due from members.....	\$ 10,400.00	
Deduct estimated cost of collection.....	None.	
Net amount due from members.....		\$ 10,400.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2) .....	\$ 1,300.00
Losses in process of adjustment (number of claims, 2) .....	2,000.00
Losses reported (number of claims, 3) .....	3,000.00
Losses resisted (number of claims, 1) .....	2,000.00
All other contingent liabilities .....	None.

Total contingent mortuary liabilities ..... \$ 8,300.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	4,036	\$4,447,000.00	113	\$ 163,000.00
Policies or certificates written during the year 1896.....	2,353	1,860,000.00	81	73,500.00
Total.....	6,379	\$6,307,000.00	194	\$ 236,500.00
Deduct number and amount which have ceased to be in force during 1896.....	3,043	1,832,500.00	72	83,500.00
Total policies or certificates in force December 31, 1896.....	4,336	\$4,474,500.00	122	\$ 153,000.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	4	7,000.00	None	None
Losses and claims on policies or certificates incurred during year 1896.....	16	22,500.00	None	None
Total.....	20	\$ 29,500.00	None	None
Losses and claims on policies or certificates paid during the year 1896.....	12	18,500.00	None	None
Policies or certificates terminated by death during 1896.....	16	22,500.00	None	None
Policies or certificates terminated by lapse during 1896.....	2,027	1,810,000.00	72	\$ 83,500.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Twelve death losses.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. Claim of ..... rejected on account of false statements in application for reinstatement; compromised for \$500, payable January 10, 1897. Claim of ..... rejected on account of using intoxicants to excess; compromised for \$800, payable March 10, 1897. Claim of ..... rejected on account of using intoxicants to excess.

Does association charge annual or other periodical dues or admission fees?

Answer. No.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. None.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; 25 per cent of all death benefit fund assessments is placed in reserve fund to perpetuate the association.



Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American experience table; age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eleven thousand and thirty dollars and twenty cents.

For what purpose, how is it created and where deposited?

Answer. To protect members from heavy death rate; 25 per cent of each death benefit fund assessment; First National bank, Kansas City, Mo., when not invested.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At quadrennial meetings of supreme lodge.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the family or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. For death losses and expenses; under the authority of the supreme president and secretary.

Has the association or society more than one class?

Answer. No.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Article 10, chapter 43, R. S. of Missouri; 1889.

Number in force at beginning and end of year?

Answer. At beginning of year, 4,026; at end, 4,336.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations, respectively.

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition on the*

### SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE,

Incorporated under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme Mystic Ruler, D. E. STEVENS.*

*Supreme Recorder, W. H. SNYDER.*

*Supreme Treasurer, JOHN G. REMHARD.*

[Organized December 10, 1884. Incorporated April 27, 1896. Commenced business January, 1885.]

Principal office, 1238 Chestnut street, Philadelphia, Pa.

Attorney for service of process in Iowa, the Auditor of the State of Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 86,286.61

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	None.
Annual dues as per contract, without any deduction whatever, per capita tax, members at large and honorary.....	\$ 386.93
Assessments: Benefit fund, \$148,228.74; surplus benefit fund, \$16,466.86; expense, \$23,528.37; accident, \$.....; sick benefit, \$.....; total.....	188,226.97
Medical examiner's fees paid by applicant.....	1,240.30
Total paid by members.....	\$ 189,854.09
Interest, \$3,645.56; rent, \$.....; total.....	3,645.56
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Certificate fees, \$171; regalia, \$298.79; supplies, \$387.71; extension fund, \$1,866.71; sundries, \$45.12; total.....	2,709.33
(Assessments paid in advance, \$.....)	
Total income .....	\$ 196,268.98
Total net resources .....	\$ 288,555.79

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims.....	\$ 150,969.19
Advanced payments returned to rejected applicants .....	None.
Total paid to members .....	\$ 150,969.12
Commission and fees retained by or paid or allowed to agents on account of organizing expense and suspension.....	13,232.84
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$7,605.78; mileage and per diem, \$2,974.25; total.....	10,580.03
Amount paid to each: Supreme recorder, \$1,590.82; supreme mystic ruler, \$3,999.96; supreme treasurer, \$1,880; all others, \$3,199.25.	
Salaries and other compensation of office employees.....	4,215.22
Supreme medical director's fees, whether paid direct by members or otherwise .....	1,839.00
Rent, \$1,299.96; taxes and license, \$70.25; advertising and printing, \$3,699.56; total .....	5,069.77
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz: Expense, \$423.64; The Recorder, \$1,638.50; postage, \$1,186.95; regalia, \$327.46; supplies, \$412.54; express and telegraph, \$368.30; furniture, \$385.68; extension fund, \$11.24; grand rulings, \$404.99; adjustment expenses, \$1,923.39; total.....	7,082.99
Total disbursements.....	\$ 192,988.97
Balance .....	\$ 89,566.82

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .....	None.
Loans on mortgages (first liens) on real estate.....	\$ 50,150.00
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances.....	None.
Cash in office .....	None.

Cash deposits in banks on emergency or reserve fund account:	
Deposited with John G. Remhard, supreme treasurer.....	\$ 39,416.83
All other deposits.....	None.
Total net or invested assets.....	\$ 39,566.83
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 39,566.83

## NON-INVESTED ASSETS.

Interest due, \$37.50; accrued, \$515; total.....	\$ 602.50
Rents due and accrued.....	None.
Balance due from deputies, \$1,379.06; balance due from rulings, \$1,060.74; regalia, supplies, etc., \$1,233.37; furniture and office fixtures, \$1,010.34; total.....	5,199.51
Total non-invested assets.....	\$ 5,802.01
Gross assets.....	\$ 95,368.83

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, \$608.33; supreme medical directors, \$364.50; clerk hire, \$307.25; total.....	\$ 1,480.08
Rents and office expenses due and accrued.....	None.
Borrowed money, \$7,500; interest accrued on same, \$.....; total.....	7,500.00
Advance assessments, bonus or dividend obligations .....	None.
All other (not including contingent mortuary).....	6,324.00
Total actual liabilities .....	\$ 15,304.08
Balance, net assets.....	\$ 80,064.75

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	None.
Mortuary assessments due and unpaid.....	\$ 306.50
Mortuary assessments not yet called for losses unadjusted and reported, \$33,243.48; resisted, \$9,000; total.....	71,243.48
Total due from members.....	\$ 71,449.98
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 71,449.98

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6).....	\$ 16,350.00
Losses in process of adjustment (number of claims, 12).....	22,500.00
Losses reported (number of claims, 11).....	23,000.00
Losses resisted (number of claims, 3).....	9,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 69,750.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895.....	10,283	\$21,414,270.00	99	\$ 142,500.00
Policies or certificates written during the year 1896.....	3,989	5,453,500.00	5	6,000.00
Total .....	14,272	\$26,867,760.00	104	\$ 149,500.00
Deduct number and amount which have ceased to be in force during 1896.....	2,663	4,731,750.00	31	39,000.00
Total policies or certificates in force Dec. 31, 1896.....	11,609	\$22,146,000.00	73	\$ 110,500.00
Losses and claims on policies or certificates unpaid Dec. 31, 1895.....	18	35,000.00	None	None
Losses and claims on policies or certificates incurred during 1896.....	99	154,000.00	None	None
Total.....	117	\$ 219,000.00	None	None
Losses and claims on policies or certificates paid during year 1896.....	85	150,250.00	None	None
Policies or certificates terminated by death during 1896.....	71	150,250.00	None	None
Policies or certificates terminated by lapse during 1896.....	2,532	4,591,500.00	31	\$ 39,000.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Seventy-one death claims and fourteen permanent total disability claims.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Annual dues from members-at-large and male honorary members only.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Members-at-large, \$3 per annum, and male honorary members, 50 cents per annum; admission fees go to deputies and subordinate rulings.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars and \$1,500, but in separate circles.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same?

Answer. No.

Is any part of the assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; a specific percentage of assessment rates collected is for expenses and emergency fund.

Does the association or society issue endowment certificates or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; assessments levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

**Answer.** Eighty-nine thousand, five hundred and sixty-six dollars and eighty-two cents.

**For what purpose, how is it created and where deposited?**

**Answer.** For the benefit of the members, as an emergency fund; 10 per cent of benefit fund assessments; John G. Remhard, supreme treasurer, Columbus, Ohio.

**Are the officers and directors elected at annual meeting of members?**

**Answer.** No.

**If not, how are they selected?**

**Answer.** By the members of the supreme ruling and delegates thereto.

**Is a medical examination required before issuing a certificate to applicants?**

**Answer.** Yes.

**Are certificates issued to persons other than the families or heirs of the member?**

**Answer.** No.

**Are assignments of certificates to other than such persons allowed?**

**Answer.** No.

**For what purpose are assessments made and under what authority?**

**Answer.** For the payment of death and permanent total disability claims, the creation of an emergency fund and the payment of expenses; by authority of supreme executive committee.

**Has the association or society more than one class?**

**Answer.** Yes.

**If so, how many, and amount of indemnity in each?**

**Answer.** Two circles, A and B, \$18,864,500 and \$3,781,500.

**Number of members in each class?**

**Answer.** A, 8,489. B, 3,180.

**If voluntary, so state, and give date of organization?**

**Answer.** Voluntary; organized December 10, 1884; incorporated April, 1885.

**If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?**

**Answer.** Incorporated under the laws of Pennsylvania, under an act approved the 29th day of April, A. D. 1874, and its supplements.

**Number in force at beginning and end of year; if more than one class, number in each class?**

**Answer.** A, beginning of the year, 7,263; ending, 8,489; B, beginning of the year, 8,020; ending, 3,180.

**Are the members of your society, order or association proposed, elected or initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?**

**Answer.** Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

### SUPREME TRIBE BEN HUR,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*Supreme Chief,* D. W. GERARD.

*Supreme Scribe,* F. L. SNYDER.

*Supreme Keeper of Tribute,* E. E. VOHSE.

[Incorporated January 16, 1894. Commenced business March 1, 1894.]

Principal office, Crawfordsville, Ind.

Attorney for service of process in Iowa, Auditor of State.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,604.57

# IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,351 00  
Annual dues as per contract, without any deduction whatever.. 10,299.15

### Assessments:

Mortuary, \$63,027.75; expense, \$3,261.25; total..... 65,299.00  
Accident, \$.....; sick benefit, \$.....; total.....None.  
Medical examiners' fees paid by applicant..... 1,425.50

Total paid by members..... \$ 79,367.65  
Interest, \$115.36; rent, \$.....; total..... 815.36  
Advances to agents repaid..... 123 00

Cash received from all other sources, viz: Supplies for courts, \$800.15; advertising, \$6; total..... 806.15

(Assessments paid in advance, \$196)

Total income ..... \$ 80,512.16

Total net resources..... \$ 92,116.78

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 36,500.00

Advanced payments returned to rejected applicants.....None.

Total paid to members ..... \$ 36,500.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues .....None.

Commissions paid or allowed for collecting assessments ..None.

Salaries of managers and agents not paid by commissions.None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers ..... 2,720.00

Amount paid to each: Supreme scribe, \$1,200; supreme keeper of of tribute, \$120; supreme chief, \$800; supreme medical examiner, \$600.

Salaries and other compensation of office employees..... 1,503.50

Medical examiner's fees, whether paid direct by members or otherwise .....None.

Rent, \$131; taxes, \$.....; advertising and printing, \$1,554 97; total 1,695.97

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz : Organization account, \$2,649.50; furniture and fixtures, \$717.68; postage, \$437.61; supply account, \$1,809.44; mileage and per diem, \$348 05; general expense, \$1,160.94; total 7,213.22

Total disbursements ..... \$ 49,622.69

Balance ..... \$ 42,494 04

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances .... \$ 6,641.78

Loans on mortgages (first liens) on real estate .....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals .....None.

Cost value of bonds and stocks owned absolutely (building and loan stock)..... 3,920.00

Agents' ledger balances .....None.

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account:

Elston bank, Crawfordsville, Ind..... 27,384.65

First National bank, Crawfordsville, Ind ..... 3,000.00

All other deposits.....None.

Total net or invested assets ..... \$ 40,946.43

Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.

Total net or invested assets, less depreciation..... \$ 40,946.43

## NON-INVESTED ASSETS.

Furniture and fixtures .....	\$ 1,872.61
Market value of bonds and stocks over cost.....	175.00
Total non-invested assets .....	\$ 1,547.61
Gross assets.....	\$ 42,494.04

## LIABILITIES.

Borrowed money, \$2,800; interest accrued on same, \$....; total. \$	2,800.00
Advance assessments.....	198.00
Total actual liabilities .....	\$ 2,495.00
Balance, net assets.....	\$ 29,996.04

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments called and not yet due .....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, \$....; resisted, \$....; reported, \$ ....; total .....	None.
Total due from members .....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....	None.
Losses in process of adjustment (number of claims, ....) .....	None.
Losses reported (number of claims, ....) .....	None.
Losses resisted (number of claims, ....) .....	None.
All other contingent liabilities. ....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1895....	3,521	\$ 6,580,100.00	16	\$ 28,250.00
Policies or certificates written during the year 1896.....	6,679	11,162,800.00	279	499,000.00
Total .....	10,200	\$17,692,900.00	295	\$ 527,250.00
Deduct number and amount which have ceased to be in force during 1896.....	1,399	2,498,950.00	42	75,550.00
Total policies or certificates in force December 31, 1896 .....	8,801	\$15,193,950.00	253	\$ 451,700.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	None	.....	None	.....
Losses and claims on policies or certificates incurred during year 1896.....	25	36,500.00	None	.....
Total.....	25	\$ 36,500.00	None	.....
Losses and claims on policies or certificates paid during the year 1896.....	23	36,500.00	None	.....
Policies or certificates terminated by death during 1896.....	25	36,500.00	None	.....
Policies or certificates terminated by lapse during 1896 .....	1,374	2 462,450.00	42	\$ 75,550.00

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Death.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. None.

Does association charge annual or other periodical dues or admission fees?

Answer. Charge annual per capita.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. One dollar and fifty cents per capita.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand, five hundred dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations, to meet the same? If so, state amount guaranteed, and the security or such guarantee.

Answer. Yes, by additional assessments if necessary.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; mortuary assessments and assessments for expenses are separate.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded. At age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand, nine hundred and ninety-two dollars and thirty-five cents.

For what purpose, how is it created and where deposited?

Answer. Purpose of equalizing assessments and deposited in Elston's bank, and invested in stock and real estate.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At meetings of supreme body.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes; dependents.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made and under what authority?

Answer. To pay death claims only, and by authority of the laws of the order.

Has the association or society more than one class?

Answer. No; except that members are entitled to different amounts of insurance according to age.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

Answer. Indiana, January 9, 1894. Act approved May 13, 1892.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

Answer. Yes.



## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*  
**SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF  
 THE WORLD,**

Organized under the laws of the State of Michigan, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws of said State.

*President, D. P. MARKEY.*

*Secretary, N. S. BOYNTON.*

*Treasurer, C. D. THOMPSON.*

[Incorporated September 11, 1885. Reincorporated August 24, 1894, and November 7, 1895.  
 Commenced business September 1, 1883.]

Principal office, corner Huron Avenue and Bard street, Port Huron, Mich.

Attorney for service of process in Iowa, Auditor of State of the State of Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 178,824 14

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Gross amount of membership fees required or represented by  
 application without deductions..... \$ 14,569.30  
 Annual dues as per contract, without any deduction whatever. 2,518.22  
 Assessments: Mortuary, \$1,000,535 83; expense, \$148,824.79; total.. 1,239,330.62  
 Combined accident and sick benefit and fees..... 17,546.21  
 Medical examiner's fees paid by applicant .....None.

Total paid by members.....\$1,272,984 35  
 Interest, \$5,138.56; charter fees and supplies, \$4,304.85; total..... 9,443.41

Advances to agents repaid .....None.

Cash received from all other sources, viz:

Returned deposit..... 1,500.00

(Assessments paid in advance, \$.....)

Total income ..... \$1,284,927.76

Total net resources..... \$1,463,751.90

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 992,874.85  
 Advanced payments returned to rejected applicants..... 328 35

Total paid to members..... \$ 993,203.20  
 Expense of management and clerk hire S. F. and A. department. 2,712.01  
 Commissions paid or allowed for collecting assessments...None.  
 Salaries of managers and agents not paid by commissions..... 19,631.26  
 Total amount of salaries, fees per diem, mileage, expenses paid  
 to officers..... 17,881.07

Amount paid to each: Supreme commander, \$5,922.20; supreme record keeper, \$5,307.11; supreme finance keeper, \$1,000.00; supreme councilor, \$2,162.55; supreme auditor, \$600.00; supreme medical examiner, \$319.59.

Salaries and other compensation of office employees..... \$ 12,958.00

Medical examiner's fees, whether paid direct by members or otherwise..... 35.70

Rent, \$2,524.78; insurance, \$100.00; advertising and printing, \$9,794.33; total..... 12,419.11

Advanced to officers and agents, to be repaid out of future salaries or commissions..... None.

All other items, viz:

Official journal, \$21,784.26; supplies, \$15,086.11; postage, \$7,323.13; legal expenses, \$2,980.69; percentage to great camps, \$33,644.08; sundry traveling expense, \$351.14; miscellaneous, \$2,222.40; total..... 86,997.14

Total disbursements..... \$1,146,887.49

Balance..... \$ 216,914.41

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances....

..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... \$ 53,750.00

Agents' ledger balances..... None.

Cash in office..... \$ 3,625.97

Cash deposits in banks on emergency or reserve fund account:

Commercial bank, Port Huron, Mich..... 259,538.44

All other deposits..... None.

Total net or invested assets..... \$ 216,914.41

Deduct depreciation of assets to bring same to market value and agent's balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 216,914.41

#### NON-INVESTED ASSETS.

Interest due, \$.....; accrued, \$.....; deposited with supreme court of New York state, \$3,200.00; total..... \$ 3,200.00

Rents due, \$.....; accrued, \$.....; total..... None.

Market value of real estate over cost and encumbrances.. None.

Market value of bonds and stocks over cost..... None.

Total non-invested assets..... \$ 3,200.00

Gross assets..... \$ 320,114.41

#### LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 19), warrants issued not presented for payment..... \$ 82,000.00

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... 11,131.40

Borrowed money, and interest accrued on same..... None.

Advance assessments and bonus or dividend obligations.. None.

All other (not including contingent mortuary)..... None.

Total actual liabilities..... \$ 43,131.40

Balance, net assets..... \$ 276,983.01

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due (assessments 183 and 184).....	\$ 103,818.22
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called, for losses unadjusted, resisted and reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 103,818.22

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....	None.
Losses in process of adjustment (number of claims, 66).....	\$ 109,400 00
Losses reported (number of claims, ....) .....	None.
Losses realized (number of claims, 14).....	27,200.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 126,600.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1896.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	101,889	\$143,300,003.00	1,948	\$ 2,450,000.00
Policies or certificates written during the year 1896.....	32,046	31,246,500 00	898	611,500.00
Total.....	133,935	\$174,546,500.00	2,846	\$ 3,061,500.00
Deduct number and amount which have ceased to be in force during 1896.....	15,148	11,836,000.00	511	133,000.00
Total policies or certificates in force December 31, 1896.....	118,787	\$162,710,500.00	2,335	\$ 2,927,500.00
Losses and claims on policies or certificates unpaid December 31, 1895.....	99	173,400.00		
Losses and claims on policies or certificates incurred during year 1896.....	568	982,163.00	12	20,900.00
Total.....	667	\$ 1,155,563.00	12	\$ 20,900.00
Losses and claims on policies or certificates paid during the year 1896.....	568	986,963.00	12	20,900.00
Policies or certificates terminated by death during 1896.....	568	983,700.00	12	20,900.00
Policies or certificates terminated by lapse during 1896.....	14,680	10,862,900 00	499	111,100.00

## MISCELLANEOUS QUESTIONS.

Does association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Same on all amounts, being a membership fee on admission and annual per capita tax on social members.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid regardless of amount realized from assessments, dues, admission fees and donations to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Not to exceed 12 per cent for management expenses.

Does the association or society issue endowment certificates or under take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Assessments are levied according to age at time of entry.

Has the association or society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Biennially.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims, disability benefits and a limited percentage to pay management expenses; under authority of laws of order.

Has the association or society more than one class?

Answer. No.

If so, how many, and amount of indemnity in each?

Answer. But one class of benefit members.

Number of members in each class?

Answer. Benefit, 106,044; social, 12,722.

If organized under the laws of any other state, territory or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act?

Answer. Under chapter 112, public acts, Michigan, 1899; organized September 1, 1893; incorporated September 11, 1895.

Number in force at beginning and end of year; if more than one class, number in each class?

Answer. Beginning, 101,869; end, 118,767.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies, by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations, respectively?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1896, of the condition of the*

## WOMEN'S CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

*President*, ELIZABETH RODGERS.

*Secretary*, CATHERINE HUGHES.

*Treasurer*, CHRISTINA HOFFMANN.

[Incorporated January 31, 1894. Commenced business July 17, 1891.]

Principal office, 617 Roanoke building, southeast corner Madison and La Salle streets, Chicago, Ill.

Attorney for service of process in Iowa, Auditor of State of Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,237.62

## INCOME DURING THE YEAR 1896.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 3,412.50

Annual dues as per contract, without any deduction whatever.....None.

## Assessments:

Mortuary, \$36,434.14; expense, \$4,546.30; total..... 41,980.44

Accident, \$....; sick benefit, \$....; total.....None.

Medical examiner's fees paid by applicant..... 6,312.00

Total paid by members..... \$ 51,704.94

Interest, \$60.47; rent, \$....; total..... 60.47

Advances to agents repaid.....None.

Cash received from all other sources, viz:

Supplies from sub-courts..... 3,661.89

Sundries, certificates, etc..... 978.30

Thirty per cent of endowment for extending the order..... 690.00

(Assessments paid in advance, \$....)

Total income..... \$ 57,090.60

Total net resources..... \$ 59,310.69

## DISBURSEMENTS DURING THE YEAR 1896.

Losses and claims..... \$ 34,719.00

Advanced payments returned to rejected applicants.....None.

Total paid to members..... \$ 34,719.00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,725.00

Commissions paid or allowed for collecting assessments...None.

Salaries of managers and agents not paid by commissions.....	\$	518.93
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		2,399.91
Amount paid to each: President, \$999.97; secretary, \$999.97; treasurer, \$399.97.		
Salaries and other compensation of office employees.....		315.00
Medical examiner's fees, whether paid direct by members or otherwise.....		6,312.00
Rent, \$463.70; taxes, \$.....; advertising and printing, \$346.75; total		710.45
Advanced to officers and agents, to be repaid out of future salaries or commissions.....		None.
All other items, viz:		
Supplies, etc., for sub-courts.....		2,324.26
Railroad fare, expense of convention and incidentals.....		1,114.31
Railroad and traveling expenses, 3 per cent fund.....		98.90
Total disbursements.....	\$	50,237.76
Balance.....	\$	9,072.93

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....		None.
Loans on mortgages (first liens) on real estate.....		None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....		None.
Cost value of bonds and stocks owned absolutely.....		None.
Agents' ledger balances.....		None.
Cash in office.....		None.
Cash deposits in bank on emergency or reserve fund account:		
Illinois Trust and Savings bank.....	\$	1,090.47
International Bank of Chicago.....		7,982.46
All other deposits.....		None.
Total net or invested assets.....	\$	9,072.93
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....		None.
Total net or invested assets, less depreciation.....	\$	9,072.93

## NON-INVESTED ASSETS.

Interest due and accrued.....		None.
Rents due and accrued.....		None.
Market value of real estate over cost and encumbrances.....		None.
Market value of bonds and stocks over cost.....		None.
Total non-invested assets.....		None.
Gross assets.....	\$	9,072.93

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 4).....	\$	3,281.00
Taxes due and accrued.....		None.
Salaries, rents and office expenses due and accrued.....		None.
Borrowed money and interest accrued on same.....		None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....; total.....		None.
All other (not including contingent mortuary).....		None.
Total actual liabilities.....	\$	3,281.00
Balance, net assets.....	\$	5,791.93

## IOWA INSURANCE REPORT.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 3,000 00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, \$3,000; resisted, \$.....; reported, \$.....; total.....	3,000 00
Total due from members .....	\$ 6,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.. .....	\$ 6,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 3).....	\$ 3,000 00
Losses in process of adjustment (number of claims, 3).....	3,000.00
Losses reported (number of claims, ....)	None.
Losses resisted (number of claims, 1) .....	1,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 7,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1893.		BUSINESS IN IOWA DURING 1896.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1895.....	3,529	\$3,529,000.00	.....	.....
Policies or certificates written during the year 1896.....	4,208	4,208,000 00	97	\$ 97,000 00
Total.....	7,737	\$7,737,000.00	.....	.....
Deduct number and amount which have ceased to be in force during 1896....	227	227,000 00	.....	.....
Total policies or certificates in force December 31, 1896.....	7,510	\$7,510,000.00	.....	.....
Losses and claims on policies or certificates unpaid December 31, 1895.....	2	.....	.....	.....
Losses and claims on policies or certificates incurred during year 1896.....	40	.....	.....	.....
Total.....	42	\$ 42,000.00	.....	.....
Losses and claims on policies or certificates paid during the year 1896.....	35	35,000.00	.....	.....
Policies or certificates terminated by death during 1896.....	40	40,000.00	.....	.....
Policies or certificates terminated by lapse during 1896.....	187	187,000.00	.....	.....

## MISCELLANEOUS QUESTIONS.

Number and kind of claims for which assessments have been made?

Answer. Thirty-six assessments of \$1,000 each.

Number and kind of claims compromised or resisted and brief statement of reasons?

Answer. One resisted; Margaret Fitzgerald, who died October 30, 1896, used fraud in gaining admission into the order.

Does the association charge annual or other periodical dues or admission fees?

Answer. Yes.

How much on each \$1,000 annually, or per capita, as the case may be?

Answer. Five dollars per capita, of which \$4 is retained in the subordinate courts.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Do the certificates issued by the association guarantee a fixed amount to be paid, regardless of amount realized from assessments, dues, admission fees and donations to meet the same? If so, state amount guaranteed, and the security or such guarantee.

**Answer.** One thousand dollars, guaranteed by a pro rata assessment on each member.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

**Answer.** Three per cent, or \$30 on each death claim, to be used for extending the order.

Does the association or society issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

**Answer.** No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

**Answer.** No; on age at entry.

Has the association or society an emergency or reserve fund?

**Answer.** Yes.

What is the amount thereof?

**Answer.** Eight thousand and six hundred dollars and forty-seven cents.

For what purpose, how is it created and where deposited?

**Answer.** One thousand and ninety dollars and forty-seven cents assessed in 1893 deposited in Illinois Trust and Savings bank; \$1 for each member deposited with the sub-court treasurers.

Are the officers and directors elected at annual meeting of members?

**Answer.** Yes.

Is a medical examination required before issuing a certificate to applicants?

**Answer.** Yes.

Are certificates issued to persons other than the family or heirs of the member?

**Answer.** No.

Are assignments of certificates to other than such persons allowed?

**Answer.** No.

For what purpose are assessments made and under what authority?

**Answer.** For endowment and expenses; under the authority of the high court.

Has the association or society more than one class?

**Answer.** No.

If voluntary, so state, and give date of organization.

**Answer.** Voluntary; organized July 17, 1891.

If organized under the laws of any other state, territory, or province, state such fact, and the date of organization, giving chapter and year and date of passage of the act.

**Answer.** Chapter 73, revised statutes of Illinois, approved and in force June 22, 1893; incorporated January 31, 1894.

Number in force at beginning and end of year?

**Answer.** Beginning of year, 3,529; close of year, 7,510.

Are the members of your society, order or association proposed, elected and initiated in subordinate lodges or councils, or other bodies by whatsoever other name known, according to the application, laws, rules, regulations or ceremonies of such societies, orders or associations respectively?

**Answer.** Yes.



## NAME AND LOCATION OF COMPANIES.

*Companies authorized to do business in Iowa for the current year.*

## FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
<b>IOWA COMPANIES.</b>		
American Mutual Fire.....	Des Moines....	Iowa.
Anchor Mutual Fire.....	Des Moines....	Iowa.
Atlas Mutual Fire.....	Des Moines....	Iowa.
Capital.....	Des Moines....	Iowa.
Commercial Mutual.....	Des Moines....	Iowa.
Des Moines.....	Des Moines....	Iowa.
Dairy Mutual.....	Lisbon.....	Iowa.
Dubuque Fire and Marine.....	Dubuque.....	Iowa.
Farmers.....	Cedar Rapids..	Iowa.
Fidelity.....	Des Moines....	Iowa.
Hawkeye.....	Des Moines....	Iowa.
Iowa Merchants Mutual.....	Burlington....	Iowa.
Iowa Fire Insurance company.....	Des Moines....	Iowa.
Iowa State Mutual.....	Keokuk.....	Iowa.
Key City.....	Dubuque.....	Iowa.
Merchants Brick Mutual.....	Des Moines....	Iowa.
Merchants and Bankers Mutual.....	Des Moines....	Iowa.
Mill Owners Mutual Fire.....	Des Moines....	Iowa.
Security Fire.....	Davenport....	Iowa.
State.....	Des Moines....	Iowa.
<b>OTHER THAN IOWA COMPANIES.</b>		
Etna.....	Hartford.....	Connecticut.
Agricultural.....	Watertown....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	Philadelphia..	Pennsylvania.
Atlas Assurance—U. S. branch.....	Chicago.....	Illinois.
British American Assurance.....	Toronto.....	Canada.
Buffalo Commercial.....	Buffalo.....	New York.
Buffalo German.....	Buffalo.....	New York.
Caledonian—U. S. branch.....	New York.....	New York.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	Pennsylvania.
Commercial Union—U. S. branch.....	New York.....	New York.
Concordia Fire.....	Milwaukee....	Wisconsin.
Connecticut Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia..	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Michigan.
Eagle Fire.....	New York.....	New York.
Equitable Fire and Marine.....	Providence....	Rhode Island.
Farmers Fire.....	York.....	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia..	Pennsylvania.
Firemen's.....	Newark.....	New Jersey.
Fireman's Fund.....	San Francisco.	California.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Franklin.....	Philadelphia..	Pennsylvania.
German.....	Freeport.....	Illinois.
German Alliance.....	New York.....	New York.
Germania Fire.....	New York.....	New York.
German American.....	New York.....	New York.
Girard Fire and Marine.....	Philadelphia..	Pennsylvania.
Glens Falls.....	Glens Falls..	New York.
Grand Rapids Fire.....	Grand Rapids..	Michigan.
Greenwich.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Home.....	New York.....	New York.
Imperial Fire—U. S. branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia..	Pennsylvania.
Lancashire—U. S. branch.....	New York.....	New York.
Lion—U. S. branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. branch.....	New York.....	New York.
London Assurance Corporation—U. S. branch.....	New York.....	New York.
London and Lancashire Fire—U. S. branch.....	Chicago.....	Illinois.
Manchester Fire Assurance—U. S. branch.....	Chicago.....	Illinois.
Manufacturers and Merchants.....	Pittsburg.....	Pennsylvania.
Mechanics.....	Philadelphia..	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence.....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
Mutual Fire.....	New York.....	New York.
National Fire.....	Hartford.....	Connecticut.
National-Standard.....	New York.....	New York.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester.....	N. Hampshire.
Niagara Fire.....	New York.....	New York.
Northern Assurance—U. S. branch.....	New York.....	New York.
North British and Mercantile—U. S. branch.....	New York.....	New York.
North German—U. S. branch.....	Chicago.....	Illinois.
Norwalk Fire.....	Norwalk.....	Connecticut.
Norwood.....	New York.....	New York.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwich Union—U. S. branch.....	New York.....	New York.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. branch.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia..	Pennsylvania.
Phoenix.....	Brooklyn.....	New York.
Phoenix.....	Hartford.....	Connecticut.
Phoenix Assurance—U. S. branch.....	New York.....	New York.
Providence Washington.....	Providence.....	Rhode Island.
Prussian National—U. S. branch.....	Chicago.....	Illinois.
Queen Insurance Company of America.....	New York.....	New York.
Reliance.....	Philadelphia..	Pennsylvania.
Rochester German.....	Rochester.....	New York.
Rockford.....	Rockford.....	Illinois.
Royal—U. S. branch.....	Chicago.....	Illinois.
Royal Exchange Assurance—U. S. branch.....	San Francisco..	California.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. Branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Spring Garden.....	Philadelphia...	Pennsylvania.
Sun Insurance Office—U. S. branch.....	New York.....	New York.
Thuringia—U. S. Branch.....	Chicago.....	Illinois.
Traders.....	Chicago.....	Illinois.
Trans-Atlantic Fire—U. S. branch.....	Chicago.....	Illinois.
Union.....	Philadelphia...	Pennsylvania.
Union Assurance Society—U. S. branch.....	New York.....	New York.
Union Marine—U. S. branch.....	New York.....	New York.
United States Fire.....	New York.....	New York.
Victoria Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brooklyn.....	New York.

## LIFE.

Aetna.....	Hartford.....	Connecticut.
American Union.....	New York.....	New York.
Bankers' Life.....	Lincoln.....	Nebraska.
Central Life Assurance Society of the United States..	Des Moines.....	Iowa.
Connecticut General.....	Hartford.....	Connecticut.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germania.....	New York.....	New York.
Home.....	Brooklyn.....	New York.
Iowa Life.....	Sioux City.....	Iowa.
Kansas Mutual Life.....	Topeka.....	Kansas.
Life Insurance Clearing company.....	St. Paul.....	Minnesota.
Manhattan.....	New York.....	New York.
Massachusetts Mutual.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	New York.
Michigan Mutual.....	Detroit.....	Michigan.
Mutual.....	New York.....	New York.
Mutual Benefit.....	Newark.....	New Jersey.
National.....	Montpelier.....	Vermont.
New York.....	New York.....	New York.
Northwestern Mutual.....	Milwaukee.....	Wisconsin.
Northwestern Life and Savings company.....	Des Moines.....	Iowa.
Pacific Mutual.....	San Francisco.....	California.
Penn Mutual.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual.....	Hartford.....	Connecticut.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.
Royal Union Mutual.....	Des Moines.....	Iowa.
Security Trust and Life Insurance company.....	Philadelphia.....	Pennsylvania.
Travelers.....	Hartford.....	Connecticut.
Union Central.....	Cincinnati.....	Ohio.
Union Mutual.....	Portland.....	Maine.
Union Life.....	Omaha.....	Nebraska.
United States.....	New York.....	New York.
United States Industrial.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.

## ACCIDENT.

Standard Life and Accident.....	Detroit.....	Michigan.
Travelers.....	Hartford.....	Connecticut.

## HAIL.

Alliance Hail and Cyclone Mutual.....	Austin.....	Minnesota.
Minnesota Farmers Hail.....	Montevideo.....	Minnesota.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## CASUALTY.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Bankers Mutual Casualty company.....	Des Moines....	Iowa.
Employers Liability Assurance Corporation—U. S. Br.	Boston.....	Massachusetts.
Fidelity and Casualty company.....	New York.....	New York.
Hartford Steam Boiler Inspection and Insurance Co.	Hartford.....	Connecticut.
London Guarantee and Accident—U. S. branch.....	Chicago.....	Illinois.
Lloyds Plate Glass.....	New York.....	New York.
Metropolitan Plate Glass.....	New York.....	New York.
New England Burglary company.....	Boston.....	Massachusetts.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.
Union Casualty and Surety company.....	St. Louis.....	Missouri.
United States Casualty company.....	New York.....	New York.

## FIDELITY.

American Surety.....	New York.....	New York.
City Trust Safe Deposit and Surety.....	Philadelphia....	Pennsylvania.
Fidelity and Deposit Company of Maryland.....	Baltimore.....	Maryland.
Guarantee Company of North America.....	Montreal.....	Canada.
Lawyers Surety company.....	New York.....	New York.
National Surety company.....	Kansas City....	Missouri.
United States Fidelity and Guarantee company.....	Baltimore.....	Maryland.

## LIFE ASSESSMENT ASSOCIATIONS.

Acme Life.....	Marshalltown....	Iowa.
American Temperance Life Insurance association.....	New York.....	New York.
Bankers Life association.....	Des Moines....	Iowa.
Bankers Alliance of California.....	Los Angeles....	California.
Bankers and Merchants Life association.....	Chicago.....	Illinois.
Chicago Guaranty Fund Life society.....	Chicago.....	Illinois.
Council Bluffs Life association.....	Council Bluffs	Iowa.
Chicago Life association.....	Des Moines....	Iowa.
Commercial Life association.....	Des Moines....	Iowa.
Connecticut Indemnity association.....	Waterbury.....	Conn.
Covenant Mutual Benefit association.....	Galesburg.....	Illinois.
Des Moines Life association.....	Des Moines....	Iowa.
Economic Life association.....	Clinton.....	Iowa.
Equitable Mutual Life association.....	Waterloo.....	Iowa.
Federal Life association.....	Davenport....	Iowa.
Fidelity Mutual Life association.....	Philadelphia....	Pennsylvania.
German American Mutual Life association.....	Burlington....	Iowa.
Grand Lodge A. O. U. W. of Iowa.....	Waterloo.....	Iowa.
Hartford Life and Annuity.....	Hartford.....	Connecticut.
Iowa National Life association.....	Des Moines....	Iowa.
Jewelers and Tradesmens company.....	New York.....	New York.
Knights Templars and Masons Life Indemnity Co.	Chicago.....	Illinois.
Masons and Odd Fellows Union Aid association.....	Manchester....	Iowa.
Masonic Aid Association of Dakota.....	Yankton.....	South Dakota.
Massachusetts Benefit association.....	Boston.....	Massachusetts.
Merchants Life association.....	Burlington....	Iowa.
Mutual Benefit association.....	Toledo.....	Iowa.
Mutual Life Association of Iowa.....	Red Oak.....	Iowa.
Mutual Reserve Fund Life association.....	New York.....	New York.
National Life association.....	Hartford.....	Connecticut.
Northern Life association.....	Marshalltown....	Iowa.
Northwestern Life association.....	Chicago.....	Illinois.
Northwestern Life Assurance company.....	Chicago.....	Illinois.
Odd Fellows Annuity association.....	Des Moines....	Iowa.
Piqua Mutual Aid and Accident association.....	Piqua.....	Ohio.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## LIFE ASSESSMENT ASSOCIATIONS—CONTINUED.

NAME OF SOCIETY.	LOCATION.	
	CITY.	STATE.
Scandinavian Mutual Aid association.....	Galesburg.....	Illinois.
Security Life association.....	Clinton.....	Iowa.
Security Mutual Life association.....	Binghamton.....	New York.
Southwestern Mutual Life association.....	Marshalltown.....	Iowa.
United States Masonic Life association.....	Davenport.....	Iowa.

## ACCIDENT ASSESSMENT ASSOCIATIONS.

American Mutual Accident association.....	Oshkosh.....	Wisconsin.
Bankers Accident Insurance company.....	Des Moines.....	Iowa.
Fraternal Accident Association of America.....	Westfield.....	Massachusetts.
Globe Accident Insurance association.....	Marshalltown.....	Iowa.
Imperial Accident association.....	Des Moines.....	Iowa.
Iowa Mutual Accident Insurance company.....	Nora Springs.....	Iowa.
Masons Fraternal Accident Association of America.....	Westfield.....	Massachusetts.
Metropolitan Accident association.....	Chicago.....	Illinois.
National Accident society.....	New York.....	New York.
National Masonic Accident association.....	Des Moines.....	Iowa.
North American Accident association.....	Chicago.....	Illinois.
Odd Fellows Accident company.....	Boston.....	Massachusetts.
Peoples Accident association.....	Des Moines.....	Iowa.
Railway Officials and Employees Accident association.....	Indianapolis.....	Indiana.
Silver Seal Accident association.....	Des Moines.....	Iowa.
Underwriters Mutual Accident association.....	Des Moines.....	Iowa.
Volunteer Firemen of America.....	Cedar Rapids.....	Iowa.
Western Accident association.....	Marshalltown.....	Iowa.
Woodmen Accident association.....	Lincoln.....	Nebraska.

## FRATERNAL SOCIETIES OR ORDERS.

Ancient Order of United Workmen.....	Des Moines.....	Iowa.
American Benevolent Association.....	St. Louis.....	Missouri.
Business Men's Fraternity.....	Omaha.....	Nebraska.
Brotherhood of American Yeomen.....	Cedar Rapids.....	Iowa.
Catholic Knights of America.....	Ft. Wayne.....	Indiana.
Fraternal Aid Association.....	Lawrence.....	Kansas.
Fraternal Mystic Circle.....	Philadelphia.....	Pennsylvania.
Fraternal Union.....	Denver.....	Colorado.
Home Forum Benefit Order.....	Chicago.....	Illinois.
Independent Workmen of America.....	Omaha.....	Nebraska.
Independent Order of Foresters.....	Toronto.....	Ontario.
Iowa Legion of Honor.....	Cedar Rapids.....	Iowa.
Knights of Honor.....	St. Louis.....	Missouri.
Knights of the Maccabees of the World.....	Port Huron.....	Michigan.
Knights of Pythias, Endowment Rank.....	Chicago.....	Illinois.
Knights and Ladies of Golden Precept.....	Clinton.....	Iowa.
Knights and Ladies of Honor.....	Indianapolis.....	Indiana.
Knights and Ladies of Security.....	Topeka.....	Kansas.
Ladies of the Maccabees of the World.....	Port Huron.....	Michigan.
Modern Defenders.....	Red Oak.....	Iowa.
Modern Brotherhood of America.....	Tipton.....	Iowa.
Modern Knights Fidelity League.....	Kansas City.....	Kansas.
Modern Woodmen of America.....	Fulton.....	Illinois.
Mystic Workers of the World.....	Fulton.....	Illinois.
Northwestern Legion of Honor.....	Marengo.....	Iowa.
National Reserve Association.....	Kansas City.....	Missouri.
National Union.....	Toledo.....	Ohio.
Royal Neighbors of America.....	Peoria.....	Illinois.
Royal Mystic Legion of America.....	Hastings.....	Nebraska.
Royal Society of Good Fellows.....	Providence.....	Rhode Island.
Royal Arcanum.....	Boston.....	Massachusetts.
Supreme Court of Honor.....	Springfield.....	Illinois.
Supreme Tribe Ben Hur.....	Crawfordsville.....	Indiana.
Women's Catholic Order of Foresters.....	Chicago.....	Illinois.
Woodmen of the World.....	Omaha.....	Nebraska.

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# TWENTY-NINTH ANNUAL REPORT

OF THE

AUDITOR OF STATE OF THE STATE OF IOWA

ON

# INSURANCE

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1898.

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C. G. McCARTHY,  
Auditor of State.

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Compiled from annual statements, for the year  
ending December 31, 1897.

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DES MOINES:  
F. R. CONAWAY, STATE PRINTER,  
1898.





STATE OF IOWA.  
OFFICE OF AUDITOR OF STATE. }  
DES MOINES, May 1, 1898. }

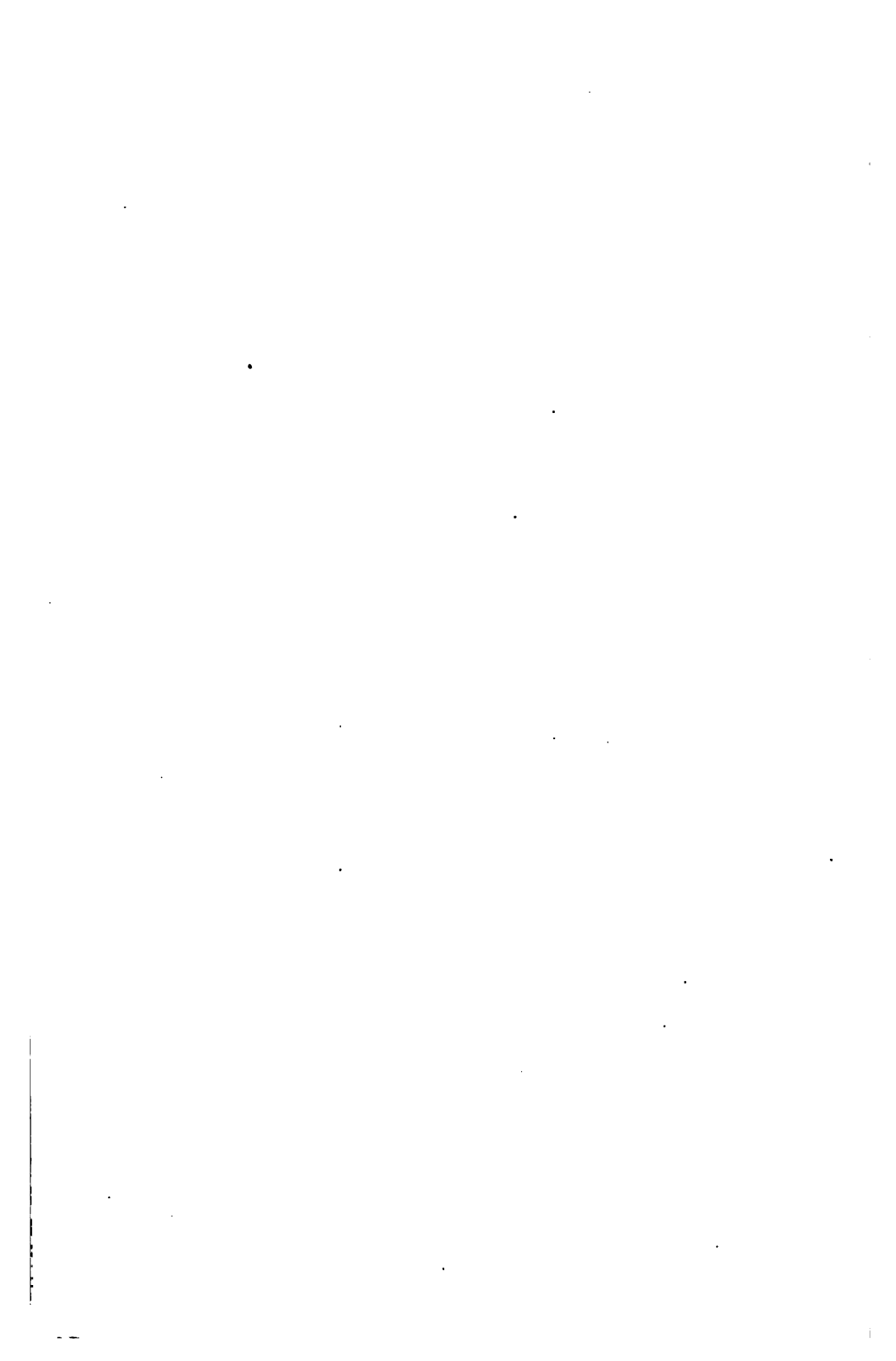
*To the General Assembly of Iowa:*

GENTLEMEN—I herewith submit, for your consideration, the twenty-ninth annual insurance report, showing the business transacted in Iowa during the year ending December 31, 1897, by all companies authorized to transact insurance business in this state.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, the associations doing business on the stipulated premium or assessment plan and the fraternal beneficiary societies doing business in this state; also tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this state during the year 1897, that have filed annual statements in this department for the year 1898

Respectfully,

C. G. McCARTHY.  
*Auditor of State.*



# IOWA INSURANCE REPORT, 1898.

## GENERAL REMARKS.

### COMPANIES OTHER THAN LIFE.

One hundred and twenty fire insurance companies, one steam boiler insurance company, four plate glass insurance companies, eight fidelity insurance companies, two accident insurance companies, five companies doing an employers' liability business, two mutual companies organized to do only hail insurance, and one company doing burglary insurance were authorized to do business in this state during the year 1897. Of the fire insurance companies, there were eight Iowa joint stock companies and ten Iowa mutual companies, seventy-three joint stock companies and one mutual company of other states, and twenty-eight United States branches of foreign companies. There were also one hundred and forty-eight county mutual assessment fire associations and one mutual assessment association organized to do a hail insurance business exclusively, and two mutual assessment associations organized to do tornado insurance business exclusively; also six state mutual assessment fire insurance associations; a total of one hundred and fifty-seven associations operating under the provisions of chapter 5, title 9, of the code.

Since submitting the twenty-eighth annual report on insurance, the following companies have been authorized to transact their appropriate business in this state, viz :

NAME.	LOCATION.	CAPITAL STOCK.
Aachen and Munich Fire Insurance Co., U. S. Br.....	Chicago, Ill.....	None in U. S.
American Fire Insurance Co .....	New York, N. Y.....	\$400,000.
Baloise Fire Insurance Co., U. S. Br.....	New York, N. Y.....	None in U. S.
Erie Fire Insurance Co. ....	Buffalo, N. Y.....	\$200,000.
Helvetia-Swiss Fire Insurance Co., U. S. Br .....	New York, N. Y.....	None in U. S.
Law Union and Crown Fire and Life Ins. Co., U. S. Br.....	New York, N. Y.....	None in U. S.
Milwaukee Fire Insurance Co.....	Milwaukee, Wis .....	\$200,000.
Netherlands Fire Insurance Co., U. S. Br.....	Hartford, Conn.....	None in U. S.
Sves Fire and Life Insurance Co., U. S. Br.....	New York, N. Y. ....	None in U. S.
Western Underwriters' Association, Incorporated..	Chicago, Ill.....	\$200,000.
Wisconsin Fire Insurance Co .....	Milwaukee, Wis.....	200,000.
American Bonding and Trust Co.....	Baltimore, Md.....	500,000.
Preferred Accident Insurance Co.....	New York, N. Y.....	100,000.
State Mutual Hail Insurance Co .....	Winnebago City, Minn.....	Mutual.

The following companies have ceased to transact business in this state in the past year:

NAME.	LOCATION.	CAPITAL STOCK.
Iowa Fire Insurance Co. ....	Des Moines, Iowa.....	\$ 25,000.
Key City Fire Insurance Co .....	Dubuque, Iowa.....	50,000.
New England Burglary Insurance Co .....	Boston, Mass.....	200,000.

The Iowa Fire Insurance company has reinsured its business with the Capital Insurance company, of Des Moines, Iowa. The Key City Fire Insurance company has reinsured its business with the Lancashire Fire Insurance company, United States branch, New York. The New England Burglary Insurance company ceased to transact new business and did not apply for a license for the year 1898.

There has been a net increase of four fire insurance companies, one fidelity and surety insurance company, one accident company and eight mutual assessment fire insurance associations, over the number transacting business in this state during the previous year.

The annual statements of the various fire insurance companies transacting business in this state during the year 1897, exhibit a better financial condition than at the close of the year 1896, and their condition at the close of that year was better than the year before. The annual statements also show that not only is the financial condition of the companies better as to the assets and liabilities, but that the companies have done a fairly prosperous business during the year.

In complying with the requirements of section 1729, the code, I have prepared and published a table of the short rates provided for in chapter 4, title 9, the code, and have furnished copies of the tables to all of the fire insurance companies transacting business in this state, and also to the western managers and state agents of the companies, as well as to all others who have applied for a license. I believe that the enactment of a law fixing the rate of cancellation, and providing that a table showing that rate be printed upon or attached to policies of fire insurance issued by the various companies will tend to a lessening of disappointment and dissatisfaction so often occasioned when policy-holders seek to have the contract which they hold with the companies for insurance canceled.

It will be seen from Table No. 1, which table shows the business of the state and county mutual assessment associations, that the number of such associations has increased during the year, and the business transacted by them is also larger than that of last year. I have not been able to compute the cost per thousand for the last five years on the average amount, or combined business of the state mutual hail and tornado associations, for the reason that the code now requires that the business of the state mutual assessment associations and those associations doing a hail business exclusively, or a tornado business exclusively, be separately compiled, and this is the first year that the business has been separated.

For a full and complete statement of the business transacted by the various fire, fidelity and casualty insurance companies doing business in this state during the year 1897, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables 1 to 5 inclusive, herewith submitted.

#### LIFE AND ACCIDENT COMPANIES.

During the year 1897 there were thirty-seven life insurance companies authorized to transact their appropriate business in this state.

Of this number three, the Travelers' Life Insurance company, the Aetna Life Insurance company and the Pacific Mutual Life Insurance company do also an accident business, and two, the Metropolitan Life Insurance company and the Prudential Insurance company do industrial life insurance.

Of the life insurance companies authorized during the last year six were Iowa companies, three joint stock and three mutual companies.

Since the issuance of the last report there has been admitted to transact business in this state the following life insurance companies: Covenant Mutual Life Insurance company, St. Louis, Mo., paid-up capital stock, \$100,000; Kansas Mutual Life Insurance company, Topeka, Kan., mutual.

The Life Insurance Clearing company, of St. Paul, Minn., which was admitted to transact a life insurance business last year, has not applied for a renewal of its certificate of authority for the year 1898; neither has it filed in this office any annual statement of its condition.

The United States Industrial Insurance company, of Newark, N. J., doing, as its name indicates, an industrial business, has also withdrawn from the state and has not filed an annual statement nor asked for a certificate of authority for the current year.

I call your attention to life insurance tables 1 to 3 inclusive, which show the business done, risks written and terminated during the year, and the financial standing of the several companies authorized to do a life insurance business during the year 1897 and that have filed annual statements for renewal of their certificates of authority for the current year of 1898.

Fifty-nine mutual benefit associations complied with the insurance law governing such associations in 1897 and were authorized to transact their appropriate business in this state. Of this number twenty-one were Iowa life associations and ten Iowa accident associations.

For a detailed statement of the financial condition of the various associations authorized to do business in this state you are respectfully referred to the statements published herein.

At the time of issuing this report the following associations, not authorized in 1897, have complied with chapters 7 and 8, title 9, the code, under which chapters associations transacting business upon the stipulated premium plan or the assessment plan operate.

Additional Benefit Life association, Des Moines, Iowa.

Knights of the Globe Mutual Benefit association, Freeport, Ill.

Laboring Men's Co-operative Life association, Webster City, Iowa.

Mutual Aid Society German Lutheran Synod of Iowa and Other States, Iowa City, Iowa.

Marshalltown Accident association, Marshalltown, Iowa.

Midland Life association, Fort Dodge, Iowa.

Ministerial Life association, Los Angeles, Cal.

Preferred Bankers Life association, Detroit, Mich.

Western Mutual Life association, Chicago, Ill.

Wilkey Casualty company, Boston, Mass.

United States Mercantile Indemnity association, Des Moines, Iowa.

United States Implement Dealers' Accident association, Council Bluffs, Iowa.

The total number of stipulated premium or assessment associations doing life or accident business in this state up to the date of this report is fifty-nine.

The Bankers and Merchants Life association, of Illinois, has by the proper methods changed its name, and is now known as the Illinois Life

association, Chicago, Ill. The Hartford Life and Annuity Insurance company, of Hartford, Conn., has also changed its name and is now the Hartford Life Insurance company, Hartford, Conn. The Odd Fellows Accident company, Boston, Mass., has by proper amendments changed its name and is now called the Brotherhood Accident association, Boston, Mass.

The following ten associations, doing life or accident business in this state during the year 1897, have not had their certificates of authority renewed for the current year:

Bankers Alliance of California, Los Angeles, Cal.  
Council Bluffs Life association, Council Bluffs, Iowa.  
Commercial Life association, Des Moines, Iowa.  
Jewelers and Tradesmen's company, New York, N. Y.  
Massachusetts Benefit association, Boston, Mass.  
Security Life association, Clinton, Iowa.  
Fraternal Accident association of America, Westfield, Mass.  
Silver Seal Accident association, Des Moines, Iowa.  
Underwriters Mutual Accident association, Des Moines, Iowa.  
Volunteer Firemen of America, Cedar Rapids, Iowa.

The Bankers Alliance has reinsured its business in the Chicago Guaranty Fund Life association. The Council Bluffs Life association has transferred its business to the Northwestern Life association, Chicago, Ill. The Commercial Life association has transferred its business to the Chicago Life association, Des Moines, Iowa. The Security Life association has consolidated with the Southwestern Mutual Life association, Marshalltown, Iowa. The Underwriters Mutual Accident association has transferred its membership to the Imperial Accident association, of Des Moines, Iowa. The Fraternal Accident association did not ask for a renewal of its certificate for the current year. The Silver Seal Accident association succumbed to its inability to get business and has closed up its affairs. The Volunteer Firemen of America has been unable to keep up its membership to the required number and is closing up its affairs.

At the date of this report forty-two fraternal beneficiary societies or orders have complied with chapter 9, title 9, the code, governing fraternal beneficiary societies. The detailed statements of the various orders that have complied with the law will be found following the detailed statements of the associations operating upon the stipulated premium or assessment plan.

A complete list of the names and locations of all companies and associations complying with the general insurance laws of this state will be found in the last pages of this report.

# SHORT RATE TABLE TO GOVERN IN THE CANCELLATION OF FIRE INSURANCE POLICIES.

[Prepared by the Auditor of State of the state of Iowa, in accordance with  
the provisions of Sec. 1729, the code.]

Take the percentage indicated in scale opposite the number of days or  
months policy is to run on the premium at given rate, and the result will  
be the premium earned in case of cancellation. Periods exceeding 20 days,  
and not exceeding 25 days, to be charged at the rate of 25 days, and so on  
up to one year.

1 day .....	2 per cent of annual premium
2 days .....	4 " " "
3 " .....	5 " " "
4 " .....	6 " " "
5 " .....	7 " " "
6 " .....	8 " " "
7 " .....	9 " " "
8 " .....	9 " " "
9 " .....	10 " " "
10 " .....	10 " " "
11 " .....	11 " " "
12 " .....	12 " " "
13 " .....	13 " " "
14 " .....	13 " " "
15 " .....	14 " " "
16 " .....	14 " " "
17 " .....	15 " " "
18 " .....	16 " " "
19 " .....	16 " " "
20 " .....	17 " " "
25 " .....	19 " " "
30 " .....	20 " " "
35 " .....	23 " " "
40 " .....	26 " " "
45 " .....	27 " " "
50 " .....	28 " " "
55 " .....	29 " " "
60 " .....	30 " " "
65 " .....	33 " " "
70 " .....	36 " " "
75 " .....	37 " " "
80 " .....	38 " " "
85 " .....	39 " " "
90 " or three months .....	40 " " "
105 " .....	45 " " "
120 " or four months .....	50 " " "
135 " .....	55 " " "
150 " or five months .....	60 " " "
165 " .....	65 " " "
180 " or six months .....	70 " " "



195 days.....	73	per cent of annual premium
210 " or seven months.....	75	" " "
225 " .....	78	" " "
240 " or eight months .....	80	" " "
255 " .....	83	" " "
270 " or nine months.....	85	" " "
285 " .....	88	" " "
300 " or ten months.....	90	" " "
315 " .....	93	" " "
330 " or eleven months.....	95	" " "
360 " or twelve months.....	100	" " "

*Two Years.*

For 2 months or less.....	25	per cent of term premium
Over 2 and not exceeding 4 months.....	30	" " "
" 4 " " 6 " .....	40	" " "
" 6 " " 8 " .....	50	" " "
" 8 " " 10 " .....	60	" " "
" 10 " " 12 " .....	70	" " "
" 12 " " 14 " .....	75	" " "
" 14 " " 16 " .....	80	" " "
" 16 " " 18 " .....	85	" " "
" 18 " " 20 " .....	90	" " "
" 20 " " 22 " .....	95	" " "
" 22 .....	100	" " "

*Three Years.*

For 3 months or less.....	25	per cent of term premium
Over 3 and not exceeding 6 months.....	30	" " "
" 6 " " 9 " .....	40	" " "
" 9 " " 12 " .....	50	" " "
" 12 " " 15 " .....	60	" " "
" 15 " " 18 " .....	70	" " "
" 18 " " 21 " .....	75	" " "
" 21 " " 24 " .....	80	" " "
" 24 " " 27 " .....	85	" " "
" 27 " " 30 " .....	90	" " "
" 30 " " 33 " .....	95	" " "
" 33 months .....	100	" " "

*Four Years.*

For 4 months or less.....	25	per cent of term premium
Over 4 and not exceeding 8 months.....	30	" " "
" 8 " " 12 " .....	40	" " "
" 12 " " 16 " .....	50	" " "
" 16 " " 20 " .....	60	" " "
" 20 " " 24 " .....	70	" " "
" 24 " " 28 " .....	75	" " "
" 28 " " 32 " .....	80	" " "
" 32 " " 36 " .....	85	" " "
" 36 " " 40 " .....	90	" " "
" 40 " " 44 " .....	95	" " "
" 44 months .....	100	" " "

*Five Years.*

For 5 months or less.....	25	per cent of term premium
Over 5 and not exceeding 10 months.....	30	" " "
" 10 " " 15 " .....	40	" " "
" 15 " " 20 " .....	50	" " "
" 20 " " 25 " .....	60	" " "
" 25 " " 30 " .....	70	" " "
" 30 " " 35 " .....	75	" " "
" 35 " " 40 " .....	80	" " "
" 40 " " 45 " .....	85	" " "
" 45 " " 50 " .....	90	" " "
" 50 " " 55 " .....	95	" " "
" 55 months .....	100	" " "

*Six Years.*

For 6 months or less.....	25 per cent of term premium
Over 6 and not exceeding 12 months.....	30 " " "
" 12 " " 18 " .....	40 " " "
" 18 " " 24 " .....	50 " " "
" 24 " " 30 " .....	60 " " "
" 30 " " 36 " .....	70 " " "
" 36 " " 42 " .....	75 " " "
" 42 " " 48 " .....	80 " " "
" 48 " " 54 " .....	85 " " "
" 54 " " 60 " .....	90 " " "
" 60 " " 66 " .....	95 " " "
" 66 months.....	100 " " "

## CHAPTER XLIV, LAWS OF 1898.

An act to amend section seventeen hundred and forty-four (1744) of the code, relating to proofs of loss under contracts of insurance.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section seventeen hundred and forty-four of the code be amended by striking out the words "the preceding" in the second line, and insert after the word "section" in the third line the words "seventeen hundred and forty-two hereof."

SEC. 2. This act being deemed of immediate importance shall take effect from and after its passage and publication in the Iowa State Register and Des Moines Leader, newspapers published at Des Moines, Iowa.

Approved March 31, A. D. 1898.

## CHAPTER XLV, LAWS OF 1893.

An act to amend section seventeen hundred and fifty-two (1752), chapter four (4), title nine (9), of the code, relative to insurance other than life.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That sub-division No. five (5) of section seventeen hundred and fifty-two (1752) of the code be amended by inserting after the word "company" in the first line of said sub-section the words "twenty dollars," and striking out the word "twenty" in the second line and insert in lieu thereof the word "two."

SEC. 2. Strike out sub-division No. eight (8) of said section, and designate sub-division No. nine (9) as No. eight (8).

SEC. 3. That said section be amended by adding the following as sub-division No. nine (9) thereof:

For each certificate for publication of foreign companies two dollars, and for each certificate for publication of Iowa companies fifty cents.

SEC. 4. This act being deemed of immediate importance shall be in force and take effect from and after its publication in the Iowa State Register, and Des Moines Leader, newspapers published in Des Moines, Iowa.

Approved March 30, A. D. 1898.

CHAPTER XLVI, LAWS OF 1898.

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An act to amend section seventeen hundred and eighty-two (1782) of the code, relative to life insurance companies and associations.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section seventeen hundred and eighty-two (1782) of the code, be, and the same is hereby, amended by inserting in the first, sixth, and eighth lines, immediately after the word "company" the words "or associations."

Approved April 7, 1898.

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CHAPTER XLVII, LAWS OF 1898.

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An act to amend section eighteen hundred and thirty-two (1832) of the code relative to the issuing of state auditor's certificates to fraternal beneficiary societies, orders or associations.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section eighteen hundred and thirty-two (1832) of the code be, and the same is, amended by adding the following:

"Provided, however, that before such certificate shall be issued, the fraternal beneficiary society, order or association shall have actual application upon at least two hundred and fifty lives for at least one thousand dollars each.

SEC. 2. This act being deemed of immediate importance shall take effect and be in force from and after its publication in the Des Moines Leader and Iowa State Register, newspapers published at Des Moines, Iowa.

Approved April 7, A. D. 1898.

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# PART I.

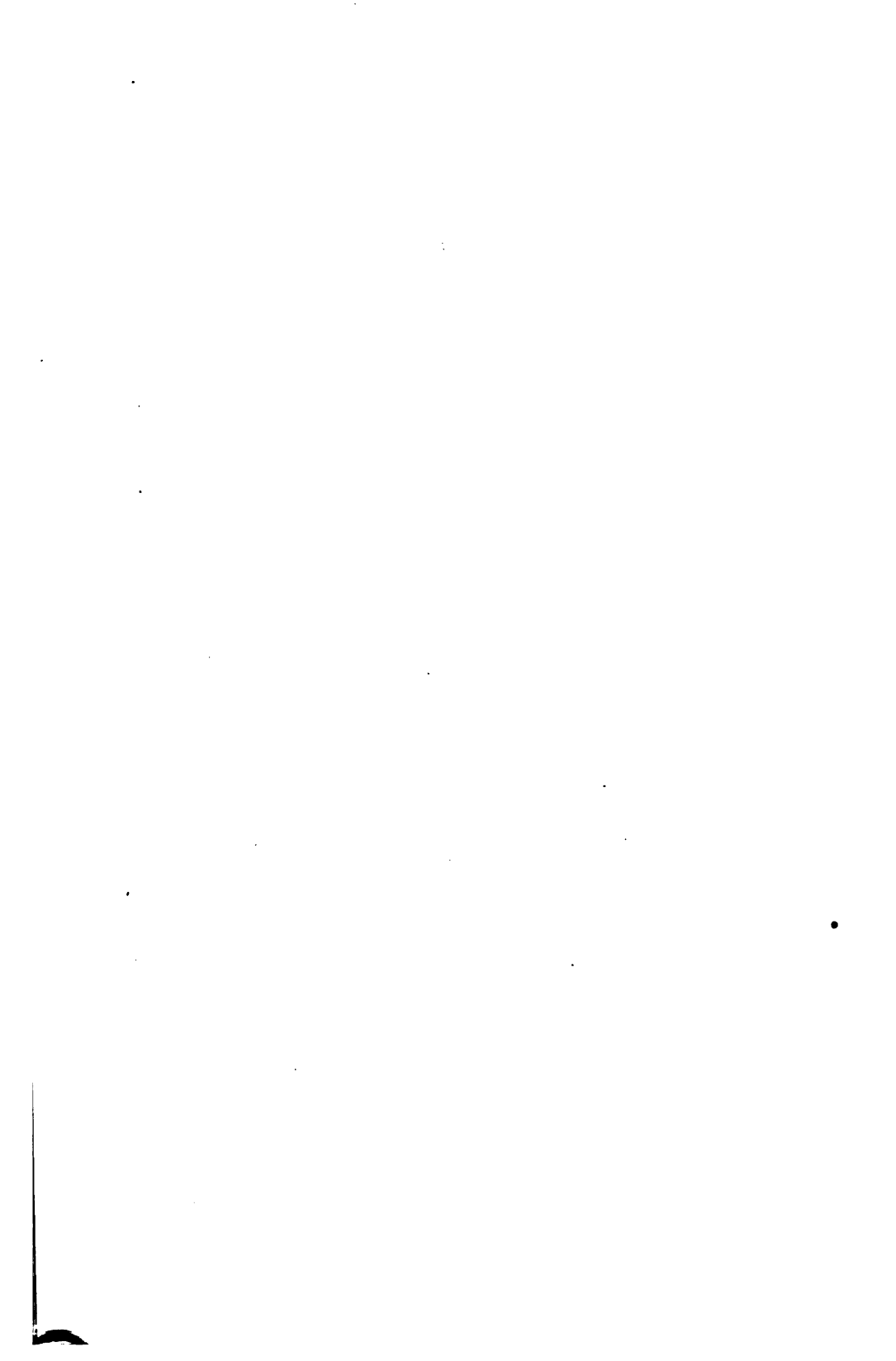
## CONTAINING

**Annual statements of Iowa Fire and Marine Insurance Companies made to, and filed with, the Auditor of State, 1898.**

**Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1897, and filing annual statements in 1898.**

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## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**AMERICAN MUTUAL INSURANCE COMPANY, OF DES MOINES,**  
 Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President, P. L. FOWLER.*

*Vice-President, M. SEAGER.*

*Secretary, L. E. SEAGER.*

[Incorporated, January 1, 1897. Commenced business, January 1, 1898.]

Home office, Des Moines, Iowa.

### CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; total, None.  
 Amount of capital paid up in cash. ....Mutual.  
 Amount of net ledger assets, December 31st of previous year,....None.  
 ... crease of paid-up capital during 189.....None.

### INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction, (including premiums of previous years).....	\$ 13,494.23	
Deduct only reinsurance, \$4,839.43, rebate, abatement and return premiums, \$19.88; total.....	4,859.31	
Net cash actually received for premiums .....	\$	8,635.09
Bills and notes received during the year, for premiums, remain- ing unpaid.....	\$ 35,967.12	
Received for interest on bonds and mortgages.....	None.	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	None.	
Income received from all other sources, viz: Rents .....	None.	
Deposit premium (less five per cent) received for perpetual fire risks .....	None.	
Borrowed money, \$2,000; for increased capital, \$....; total.....	\$ 2,000.00	
Total.....		2,000.00
Aggregate amount of income actually received during the year in cash	\$	10,635.09

### DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including \$.... occurring in pre- vious years).....	\$ 3,639.75	
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and from reinsurance in other com- panies, \$....; total.....	None.	
Net amount paid during the year for losses.....	\$	3,639.75
Deposit premiums returned.....	None.	
Paid stockholders for interest or dividends; (amount declared during the year).....	None.	
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scripolders, \$....; total.....	None.	
Commissions or brokerage to agents, less received on reinsurances.....		3,075.38

## IOWA INSURANCE REPORT.

Salaries and allowances to agents; salary, \$315; traveling expenses, \$758.44; total.....	\$ 973.44
Rents (including \$.... for company's use of own buildings) less \$....; from sub-leases.....	87.50
Salaries, fees, and all other charges, officers (\$1,350); clerks (\$314); other employees (\$....), total.....	1,564.00
Taxes on premiums, \$....; on real estate, \$....; on other investments, \$....; total.....	None.
Insurance department fees and agents' licenses, \$....; municipal licenses, tax on franchise, \$....; total.....	None.
Advertising, printing and stationery, \$388.60; collections, \$55.81; repairs and expenses on real estate, \$....; postage, \$102.47; furniture and fixtures, \$....; miscellaneous, \$343.97; total.....	889.85
Losses on sales or maturity of ledger assets, \$....; other disbursements, viz.: \$....; total.....	None.
Total expenditures during the year.....	\$ 10,230.37
Balance.....	\$ 404.65

## LEDGER ASSETS.

Book value real estate: unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate: first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collaterals, \$....; total.....	None.
Book value of bonds, excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in company's office, \$....; deposited in bank, \$404.65; total.....	404.65
Bills receivable, \$....; agent's debit balances, \$....; total.....	None.
Total.....	\$ 404.65
Total net ledger assets.....	\$ 404.65

## NON-LEDGER ASSETS.

Premium notes, less assessments paid thereon.....	35,967.12
Gross premiums in course of collection December 31st, not more than three months due.....	None.
Gross premiums in course of collection December 31st, more than three months due, \$453.34.	
Gross assets.....	\$ 36,371.77
Deduct assets not admitted: loans on personal security, endorsed or not, \$....; bills receivable, past due, \$453.34; total.....	453.34
Total admitted assets.....	\$ 35,918.43

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$150).....	\$ 150.00
Losses reported.....	500.00
Losses resisted (not allowed), including interest, costs and other expenses thereon.....	None.
Total amount of claims for losses.....	\$ 650.00
Deduct reinsurance due or accrued (give list of companies and amounts).....	None.
Net amount of unpaid losses.....	\$ 650.00
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent.).....	None.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (pro rata).....	None.

Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent).....None.  
 Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls).....None.

Total unearned premiums as computed above.....None.  
 All other liabilities, viz.: borrowed money..... \$ 2,600.00  
 Actual amount paid into guaranty fund ..... 5,400.00

Total amount of all liabilities ..... \$ 8,050.00

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....None.		
Written or renewed during the year.....	\$ 766,670	\$ 58,929.12
Total .....	\$ 766,670	\$ 58,929.12
Deduct those expired and marked off as terminated .....	136,775	11,416.74
In force at the end of the year.....	\$ 629,895	\$ 47,512.38
Deduct amount reinsured.....	20,337	202.80
Net amount in force .....	\$ 609,558	\$ 47,309.58

## BUSINESS IN STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written .....	\$ 776,670.00
Gross premiums received.....	58,929.12
Losses paid .....	8,639.76
Losses incurred.....	4,289.75
Amount at risk.....	609,558.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**ANCHOR MUTUAL FIRE INSURANCE COMPANY, OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, B. F. HEINLY.

Vice-President, F. W. CRAIG.

Secretary, GEORGE J. DELMEGE.

[Incorporated July 1, 1889. Commenced business July 18, 1889.]

Home office, Des Moines.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; total. None.  
 Amount of capital paid up in cash.....Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 80,798.24
Deduct only reinsurance, rebate, abatement and return premiums.....	1,759.77
Net cash actually received for premiums .....	\$ 79,038.47
Income received from all other sources, viz: Bills receivable, interest and cash refunded to company on sundry accounts.....	288.40
Aggregate amount of income actually received during the year in cash	\$ 79,326.87



## IOWA INSURANCE REPORT.

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$.... occurring in previous years) .....	\$ 30,303.52
Deduct amounts received for salvages (on losses of the last or of previous years), \$ ...; and for reinsurance in other companies, \$ ...; total.....	491.50
Net amount paid during the year for losses.....	\$ 30,812.03
Paid interest on cash advanced on guarantee fund notes.....	2,126.50
Repaid on amount advanced on guarantee fund notes .....	2,087.50
Commissions or brokerage to agents, less received on reinsurances. ....	16,285.74
Salaries and allowances to agents .....	8,210.59
Rents (including none for company's use of own buildings), less none; from sub-leases .....	755.50
Salaries, fees and all other charges, officers, \$11,227.23; clerks, \$1,741.36; other employees, \$52; total .....	12,020.59
Taxes on premiums, none; on real estate, none; on other investments, \$4.35, total .....	4.35
Insurance department fees and agents' licenses, \$477.11; municipal licenses, none; tax on franchise, none; total .....	477.11
Advertising, printing and stationery, \$1,587.18; legal expenses, \$ ...; repairs and expenses on real estate, \$ ...; furniture and fixtures, \$144.68; miscellaneous, \$138.88; total .....	1,870.24
Postage, express, exchange, telegrams, lights and telephone.....	1,848.07
Total expenditures during the year.....	\$ 78,508.21

## LEDGER ASSETS.

Cash in company's office, \$355.01; deposited in bank: Valley National bank, Des Moines, Iowa, \$4,205.12; Iowa State Savings Bank, Oreston, Iowa, \$6,317.90; total .....	\$ 10,878.03
Premium notes taken for fire, lightning, windstorm and tornado risks, less assessment paid on same. ....	301,908.66
Bills receivable, \$128.10; agents' debit balances, \$3,872.84; total ..	4,006.94
All other property of the company ..	586.70
Total.....	\$ 317,080.33
Deduct ledger liabilities: Agents' credit balances, \$2,977.73; borrowed money, none; all other, none; total.....	2,977.73
Total net ledger assets .....	\$ 314,102.60

## NON-LEDGER ASSETS.

Gross assets.....	\$ 314,102.60
Deduct assets not admitted: Furniture, fixtures and safes. ....	586.70
Total admitted assets.....	\$ 313,515.90

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, \$4,574.45) ...\$	4,574.45
Losses in process of adjustment, or in suspense, including all reported and supposed losses .....	3,720.63
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	2,500.00
Total amount of claims for losses.....	\$ 10,795.08
Deduct reinsurance due or accrued (give list of companies and amounts).....None	
Net amount of unpaid losses.....	\$ 10,795.08
All other liabilities, viz.: Guarantee fund actually paid up in cash.....	25,000.00
Total amount of all liabilities.....	\$ 35,795.08
Joint-stock capital actually paid up in cash .....	None
Reserve or guaranty fund, represented by scrip, or otherwise.....	None

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$7,350,901.02	\$ 437,539.17
Written or renewed during the year .....	2,439,339.33	135,214.32
Total .....	\$9,840,240.35	\$ 572,743.49
Deduct those expired and marked off as terminated.....	1,218,916.49	71,322.24
In force at the end of the year.....	\$8,621,323.86	\$ 501,411.25
Deduct amount reinsured.....	33,450.00	2,071.76
Net amount in force .....	\$8,587,873.86	\$ 499,339.49
Largest amount written on any one risk, not deducting reinsurance, \$10,000 (wind only).		

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st, last, for the purpose of making any entry that affects this statement? No.

Losses incurred during the year (fire, \$37,312.13; marine and inland, none; tornado, \$143.44) ..... \$ 37,455.57

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written .....	\$3,306,339.33
Gross premiums received.....	133,091.39
Losses paid.....	30,397.03
Losses incurred.....	37,443.57
Amount at risk .....	3,438,333.96

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**ATLAS MUTUAL INSURANCE COMPANY, OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. K. MOLLER.

Vice-President, B. O. BOWMAN.

Secretary, WM. WILKINSON.

[Incorporated June 23, 1892. Commenced business August 1, 1892.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for..... Mutual.  
Amount of capital paid up in cash..... Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction, (including \$1,690.74 premiums of previous years).....	\$ 62,759.85
Deduct only reinsurance, rebate, abatement and return premiums .....	27,023.36
Net cash actually received for premiums .....	\$ 35,736.49
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 2,012.32
Received for interest on bonds and mortgages.....	None.

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	103.19
Income received from all other sources, viz: Rents, reinsurance, commission.....	1,888.80
Deposit premium (less 5 per cent) received for perpetual fire risks, None.	
Received for calls on capital, \$....; for increased capital, \$....; total, None.	
Aggregate amount of income actually received during the year in cash.....	\$ 27,727.98

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$1,045.12 occurring in previous years).....	\$ 12,895.89
Deduct amounts received for salvages (on losses of the last or of previous years), \$ ...; and from reinsurance in other companies, \$10.56; total.....	1,599.41
Net amount paid during the year for losses.....	12,296.48
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$ ....),.....	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scripholders, \$....; total.....	None.
Commissions or brokerage to agents.....	212.64
Salaries and allowances to agents.....	11,812.25
Rents (including \$.... for company's use of own buildings) less \$....; from sub-leases, total.....	600.00
Salaries, fees and all other charges, officers (\$4,010.40); clerks (\$1,078); other employees (\$....); total.....	5,088.40
Taxes on premiums, \$ ...; on real estate, \$ ....; on other investments, \$....; total.....	None.
Insurance department fees and agents' licenses, \$9; municipal licenses, \$ ...; tax on franchise, \$....; total.....	9.00
Advertising, printing and stationery, \$769.49; legal expenses, \$312.70; repairs and expenses on real estate, \$....; furniture and fixtures, \$14.65; miscellaneous expense, \$134.66; adjustment expenses, \$10; total.....	1,141.50
Loss on ledger assets, \$148.03; other disbursements, viz: Mutual telephone stock, \$45; total.....	193.03
Postage, \$338.78; reinsurance, \$6,415.92; expense of directors and auditing committee, \$385.76; total.....	7,040.41
Total expenditures during the year.....	\$ 28,298.71

## LEDGER ASSETS.

Book value real estate unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate first liens, \$ ...; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collaterals, .....	None.
Book value of bonds excluding interest, \$....; and stocks, \$45; total.....	45.00
Cash in company's office, \$1,171.43; deposited in bank: Des Moines National, \$15,102.48; total.....	16,273.85
Capital Insurance company.....	182.25
Furniture and fixtures.....	367.40
Maps.....	120.00
Bills receivable, \$988.93; agent's debit balances, \$52.20; total.....	1,041.13
Guarantee deposits.....	841.14
Total.....	\$ 12,870.77
Deduct ledger liabilities; agents' credit balances, \$183.44; borrowed money, \$....; all other, \$502.12; total.....	685.56
Total net ledger assets .....	\$ 12,185.21

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on bonds and stocks.....	None.
Interest due and accrued on collateral loans.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on company's property or lease.....	None.
Total .....	None.
Market value of real estate over book value,.....	None.
Market value of bonds and stocks over book value.....	None.
Gross premiums in course of collection December 31st, not more than three months due.....	None.
Deduct cost of collection, commission and brokerage.....	None.
Net amount of uncollected premiums, not more than three months due....	\$ 1,013.45
Mileage on hand.....	238.00
Gross premiums in course of collection December 31st, more than three months due.....	None.
Premium notes.....	46,956.12
Gross assets .....	\$ 66,392.78
Deduct assets not admitted; supplies, printed matter and stationery, \$....; furniture, fixtures, maps and safes, \$487.40; total.....	\$ 487.40
Mileage on hand....	238.00
Total .....	725.40
Total admitted assets.....	\$ 65,667.38

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, none)	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	None.
Total amount of claims for losses.....	None.
Deduct reinsurance due or accrued (give list of companies and amounts),.....	None.
Net amount of unpaid losses .....	None.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums ( <i>pro rata</i> ).....	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls)....	None.
Total unearned premiums as computed above.....	None.

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$3,017,885.00	\$ 48,333.33
Written or renewed during the year.....	3,743,830.98	62,271.65
Total.....	\$6,761,715.98	\$ 110,604.97
Deduct those expired and marked off as terminated .....	3,859,336.66	63,093.90
In force at the end of the year.....	\$3,902,379.32	\$ 47,511.07
Deduct amount reinsured.....	337,445.00	5,944.10
Net amount in force. ....	\$3,564,934.32	\$ 41,566.97

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st, last, for the purpose of making any entry that affects this statement?.....No.  
 What amount of installment notes is owned and now held by the company?.....None.  
 Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....No. None.  
 Balance of scrip outstanding and deliverable to policy-holders.....None.  
 Scrip not actually delivered.....None.  
 Scrip dividends declared during the year.....None.  
 Net cash participating premiums received during the year.....None.  
 Limit of scrip accumulation, before any redemption.....None.  
 Losses incurred during the year (fire, \$12,850.76; marine and inland, \$....; tornado, \$....).....\$ 12,850.76  
 Total amount of the company's stock owned by the directors at par value.....Mutual.  
 Total amount loaned to officers and directors, \$....; loaned to stockholders, not officers, \$.... None.  
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$3,144,815.96	\$ 599,015.00	\$3,743,830.96
Gross premiums received.....	57,976.65	4,336.00	62,312.65
Losses paid.....	12,859.89		12,859.89
Losses incurred.....	12,850.76		12,850.76
Amount at risk.....	2,392,154.32	599,325.00	2,991,479.32

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## CAPITAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. T. BERRY.

Vice-President, JNO. B. HENDERSON.

Secretary, JNO. D. BERRY.

[Incorporated January 7, 1884. Commenced business January 24, 1884.]

Home office, 416 West Fourth street, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for..... \$ 100,000.00  
 Amount of capital paid up in cash..... 25,000.00

## INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deduction (including \$ ... premiums of previous years).....	\$ 92,842.70	
Deduct only reinsurance, rebate, abatement and return premiums.....	12,306.11	
Net cash actually received for premiums.....		\$ 80,536.59
Bills and notes received during the year for premiums, remaining unpaid.....	None.	
Received for interest on bonds and mortgages.....		400.32

## IOWA INSURANCE REPORT.

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Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 1,661.88
Income received from all other sources, viz: Rents, \$1,280.00; total.....	1,280.00
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$ ....; for increased capital, \$ ....; total.....	None
Aggregate amount of income actually received during the year in cash.....	\$ 83,889.79

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$5,078.91 occurring in previous years) .....	\$ 38,066.27
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and from reinsurance in other companies, \$4,534.58; total. ....	4,534.58
Net amount paid during the year for losses .....	\$ 33,561.69
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$....) .....	None.
scrip or certificates of profits redeemed in cash, \$ ....; interest paid to scripholders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	15,662.56
Salaries and allowances to agents.....	1,349.18
Rents (including \$ ... for company's use of own buildings), less \$.... from sub-leases.....	None.
Salaries, fees and all other charges, officers (\$4,800); clerks (\$2,556); other employees (\$2,192.56); total.....	9,548.56
Taxes on premiums, \$ ....; on real estate, \$336.46; on other investments, \$....; total.....	336.46
Insurance department fees and agents' licenses, \$314.50; municipal licenses, \$....; tax on franchise, \$ ...; total.....	\$14.50
Advertising, printing and stationery, \$726.93; legal expenses, \$1,177.52; repairs and expenses on real estate, \$250; furniture and fixtures, \$60.02; miscellaneous, \$4,760.71; total.....	6,975.18
Loss on sales or maturity of ledger assets, \$ ....; other disbursements, viz: \$324.91; total.....	324.91
Total expenditures during the year. ....	\$ 68,073.04

## LEDGER ASSETS.

Book value real estate, unincumbered, \$29,772.13; incumbered, \$ ...; total.....	\$ 29,772.13
Mortgage loans on real estate, first liens, \$16,318.20; other than first, \$ ....; total.....	16,318.20
Loans secured by pledge of bonds, stocks or other collaterals .....	None.
Book value of bonds, excluding interest, \$....; and stocks, \$4,816.01; total.....	4,816.01
Cash in company's office, \$120; deposited in bank, \$11,578.04: Valley National, Des Moines, \$11,576.98; Bankers' Iowa State bank, Des Moines, \$1.06; total.....	11,768.04
Bills receivable (less discount on notes over three months past due).....	73,797.23
Assessments, \$250; other debtor balances, \$1,648.92; total.....	1,998.92
Bills receivable, \$....; agents' debit balances, \$3,765.73; total.....	8,765.73
Total.....	\$ 147,226.25
Total net ledger assets.....	\$ 147,226.25

## NON-LEDGER ASSETS.

Interest due, \$397.45; and accrued, \$514.25, on mortgages; total...	\$	811.70
Interest due, \$.....; and accrued, \$....., on bonds and stocks; total		None.
Interest due, \$ ....; and accrued, \$....., on collateral loans; total		None.
Interest due, \$.....; and accrued, \$ ..., on other assets; total		None.
Rents due, \$.....; and accrued, \$47.50, on company's property or lease; total		47.50
Total carried out.....	\$	859.20
Market value of real estate over book value.....		None.
Gross assets .....	\$	148,085.45

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, \$700).....	\$	700.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		800.33
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,967.22
Total amount of claims for losses .....	\$	3,467.55
Deduct reinsurance due or accrued (give list of companies and amounts) .....		None.
Net amount of unpaid losses.....	\$	3,467.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$40,586.27; unearned premiums, (40 per cent) .....	\$	16,234.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$122,150.67; unearned premiums (40 per cent)....		48,860.27
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$ .....; unearned premiums (50 per cent) ...		None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls) .....		None.
Total unearned premiums as computed above.....		65,094.77
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or deposit received. ....		None.
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department .....		None.
Unused balances of bills and notes included in admitted assets, taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....		None.
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....		None.
Interest due or accrued remaining unpaid.....		None.
Cash dividends remaining unpaid, to stockholders, \$.....; to policy holders, \$.....		None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		635.33
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....		None.
Returned premiums, none; and reinsurance premiums. None		
All other liabilities, viz .....		
Total amount of all liabilities.....	\$	68,197.65

# IOWA INSURANCE REPORT.

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Joint-stock capital actually paid up in cash.....	\$ 26,000.00
Reserve or guarantee fund, represented by scrip or otherwise .....	None.
Divisible surplus .....	53,887.80
Total .....	\$ 79,887.80
Total .....	\$ 148,085.45

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 6,596,773	\$ 159,490.75
Written or renewed during the year .....	6,575,541	101,909.48
Total.....	\$ 13,172,314	\$ 261,340.21
Deduct those expired and marked off as terminated .....	3,915,817	87,743.53
In force at the end of the year.....	\$ 9,196,497	\$ 173,596.69
Deduct amount reinsured .....	548,676	10,859.75
Net amount in force .....	\$ 8,647,821	\$ 162,736.94
Perpetual risks (not included above), none; premiums on same, none .....		None.
Largest amount written on any one risk, not deducting reinsurance.....	2,500.00	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company?.....	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Balance of scrip outstanding and deliverable to policy-holders .....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year .....	None.
Limit of scrip accumulation before any redemption.....	None.
Losses incurred during the year (fire, \$36,486.91; marine and inland, none; tornado, \$.....); total.....	\$ 36,486.91
Total amount of the company's stock owned by the directors at par value.....	4,000.00
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, none.....	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$6,575,541.00
Gross premiums received.....	101,909.48
Losses paid.....	38,006.27
Losses incurred.....	36,486.91



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**COMMERCIAL MUTUAL INSURANCE COMPANY, OF DES MOINES,**

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, pursuant to the laws thereof.

*President, GEO. A. JEWETT.*

*Vice-President, R. J. MCKEE.*

*Secretary, S. G. LEE.*

[Incorporated February 2, 1894. Commenced business March 1, 1894.]

Home office, Des Moines, Iowa.

**CAPITAL STOCK.**

Amount of capital stock authorized, \$...; subscribed for, \$....;.....Mutual.  
Amount of capital paid up in cash.....Mutual.

**INCOME DURING THE YEAR.**

	<b>Fire risks.</b>
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 17,426.43
Deduct only reinsurance, rebate, abatement and return premiums .....	2,673.02
Net cash actually received for premiums.....	\$ 14,753.41
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages .....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	None.
Income received from all other sources, viz: Rents, bills payable, \$615; general fund, \$225; total .....	1,140.00
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$ .. ; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash .....	\$ 15,893.41

**DISBURSEMENTS DURING YEAR.**

	<b>Fire.</b>
Gross amount paid for losses (including \$.... occurring in previous years).....	\$ 8,011.88
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and from reinsurance in other companies, \$ .. ; total.....	901.63
Net amount paid during the year for losses.....	\$ 7,110.20
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$ .. ).....	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scripolders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	2,745.08
Salaries and allowances to agents .....	1,319.80
Rents (including \$... for company's use of own buildings), less \$....; from sub-leases .....	425.00
Salaries, fees and all other charges, officers (\$1,024.18); clerks (\$267.70); other employes (\$117.90); total.....	2,129.78
Taxes on premiums, \$...; on real estate, \$....; on other investments, \$ .. ; total .....	None.
Insurance department fees and agents' licenses, \$60; municipal licenses, \$....; tax on franchise, \$....; total .....	90.00

Advertising, printing and stationery, \$216.80; legal expenses, \$150; repairs and expenses on real estate, \$....; furniture and fixtures, \$....; miscellaneous, \$741.96; total.....	\$ 1,108.75
Loss on sales or maturity of ledger assets, \$ ....; other disbursements, viz: travelling expenses, \$1,664.59; total.....	1,664.59
Total expenditures during the year.....	\$ 16,598.20

## LEDGER ASSETS

Book value real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collaterals.....	None.
Book value of bonds excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in company's office, \$ ....; deposited in bank: Citizens National bank, \$470.43; total.....	\$ 470.43
Bills receivable, \$ ....; agents' debit balances, \$235.06; total.....	235.06
Total.....	\$ 805.51
Deduct ledger liabilities: agents' credit balances, \$....; borrowed money, \$ ....; all other, \$....; total.....	None.
Total net ledger assets.....	\$ 805.51

## NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,190.43
Deduct cost of collection, commission and brokerage, 20 per ct..	238.08
Net amount of uncollected premiums, not more than three months due.....	952.34
Premium notes, including perpetuals.....	45,563.35
Total admitted assets.....	\$ 47,331.20

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$3,142.67)....	\$ 3,142.67
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,000.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	None.
Total amount of claims for losses.....	\$ 4,142.67
Deduct reinsurance due or accrued (give list of companies and amounts).....	2,101.91
Net amount of unpaid losses.....	\$ 2,040.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$ ....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$ ....; unearned premiums ( <i>pro rata</i> ).....	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent) .....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks ( ... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued...	942.79
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	70.43

Return premiums, none; and reinsurance premiums, \$900.80.....	\$ 900.80
All other liabilities, viz.: guaranty fund paid in cash.....	1,975.00
Due and to become due for borrowed money.....	5,785.00
Total amount of all liabilities.....	\$ 11,664.78

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 1,126,337	\$ 60,408.56
Written or renewed during the year.....	474,005	35,233.61
Total.....	\$ 1,600,343	\$ 95,633.17
Deduct those expired and marked off as terminated.....	402,950	5,299.76
In force at the end of the year.....	\$ 1,197,393	\$ 90,333.41
Deduct amount reinsured.....	95,500	1,396.54
Net amount in force.....	\$ 1,101,892	\$ 88,945.97

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company?.....	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Balance of scrip outstanding and deliverable to policy holders. ....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year.....	None.
Limit of scrip accumulation, before any redemption.....	None.
Losses incurred during the year (fire, \$11,354.50; marine and inland, \$ .....; tornado, \$ .....)	\$ 11,354.50
Total amount of the company's stock owned by the directors at par value ..	None.
Total amount loaned to officers and directors, \$ .....; loaned to stockholders, not officers, \$.....;	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS DONE IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 474,005.00
Gross premiums received.....	35,233.61
Losses paid.....	8,011.63
Losses incurred.....	11,354.50
Amount at risk.....	1,101,892.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## DAIRY MUTUAL INSURANCE COMPANY, OF LISBON,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. M. DANIELS.

Vice-President, CHARLES WARE.

Secretary, W. S. FURNACE.

[Incorporated August 29, 1896. Commenced business August 29, 1896.]

Home office, Lisbon, Iowa.

## IOWA INSURANCE REPORT.

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## CAPITAL STOCK.

Amount of capital stock authorized, mutual; subscribed for .....	Mutual.	
Amount of capital paid up in cash .....	Mutual.	
Amount of net ledger assets, December 31st of previous year..	\$	4,188.91
.....crease of paid-up capital during 1897. ....	None.	
Extended at.....	\$	4,188.91

## INCOME DURING YEAR.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	42,274.83
Deduct amount of same not collected.....	None.	
Net collected .....	None.	
Gross premiums written and renewed during the year.....		40,523.56
Total .....	\$	82,798.39
Deduct gross premiums and bills in course of collection at this date, and canceled.....		50,591.14
Entire premiums collected during the year.....	\$	32,067.25
Deduct reinsurance, rebate, abatement and return premiums...		867.56
Total.....	\$	31,339.69
Deposit premiums, received on perpetual risks.....	None.	
Rents from company's property, including \$....; for company's use of own buildings, \$....; total.....	None.	
Interest on real estate mortgage loans, \$....; on other collateral loans, \$....; total.....	None.	
Interest and dividends on stocks and bonds, \$....; from all sources, \$....; total.....	None.	
Total rents and interest.....	None.	
Profit on sale or maturity of ledger assets during the year over book values.....	None.	
From all other sources, viz.: (Itemize profit and loss account).....	None.	
Total income during the year.....		31,339.69
Total footings.....	\$	35,528.60

## DISBURSEMENTS DURING YEAR.

	Fire.	
Gross amount paid for losses (including \$891, occurring in previous years).....	\$	20,738.94
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and from reinsurance in other companies, \$....; total.....	None.	
Net amount paid during the year for losses.....	\$	20,738.94
Deposit premiums returned.....	None.	
Paid stockholders for interest or dividends (amount declared during the year, \$....); total.....	None.	
Scrap or certificates of profits redeemed in cash, \$....; interest paid to scripholders, \$....; total.....	None.	
Commissions or brokerage to agents, less received on reinsurances.....	None.	
Salaries and allowances to agents.....		141.44
Rents (including \$.... for company's use of own building), less \$....; from sub-leases.....		86.00
Salaries, fees and all other charges, officers (\$3,385.90); clerks (\$1,028.28); other employees (\$578.30); total.....		4,992.46
Taxes on premiums, \$....; on real estate, \$....; on other investments, \$....; total.....	None.	
Insurance department fees and agents' licenses, \$7.50; municipal licenses, \$....; tax on franchise, \$....; total.....		7.50
Advertising, printing and stationery, \$268.80; legal expenses, \$171.44; repairs and expenses on real estate, \$....; furniture and fixtures, \$165.37; miscellaneous, \$912.16; postage stamps, \$568.35; total.....		2,036.12

Loss on sales or maturity of ledger assets, \$ ...; other disbursements, vis : \$ . ; total.....	None.
Total expenditures during the year.....	\$ 28,032.40
Balance .....	\$ 7,476.14

## LEDGER ASSETS.

Book value real estate, unincumbered, \$....; incumbered, \$ ...; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$ ...; total .....	None.
Loans secured by pledge of bonds, stocks, or other collaterals .....	None.
Book value of bonds excluding interest, \$....; and stocks, \$ ...; total.....	None.
Cash in company's office, \$376.14; deposited in bank, \$7,300 with Stuckslager & Aurcher; total.....	\$ 7,476.14
Bills receivable, \$...; agents' debit balances, \$....; total.....	None.
Total.....	\$ 7,476.14
Deduct ledger balances: Agents' credit balances, \$....; bor- rowed money, \$....; all other, \$ ...; total .....	None.
Total net ledger assets. ....	\$ 7,476.14
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 2,315.19
Deduct cost of collection, commission and brokerage.....	100.00
Net amount of uncollected premiums, not more than three months due.....	2,315.19
(Gross premiums in course of collection December 31st, more than three months due, \$321.15.)	
One year premium notes \$33,142.54; two years, \$18,642.75; five years, \$235.54; total.....	52,071.83
Gross assets.....	\$ 61,763.16
Deduct assets not admitted.....	None.
Total admitted assets.....	\$ 61,763.16

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$....). None.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,000.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon .....	None.
Total amount of claims for losses.....	\$ 1,000.00
Deduct reinsurance due or accrued (give list of companies and amounts) .....	None.
Net amount of unpaid losses.....	\$ 1,000.00
Gross premiums (less reinsurance) received and receivable upon all unex- pired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance) received and receivable upon all unex- pired fire risks running more than one year from date of policy, \$....; unearned premiums ( <i>pro rata</i> ).....	None.
Gross premium (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premium (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or deposit received.....	None.

Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department.....None.  
 Unused balances of bills and notes included in admitted assets taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.  
 Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....None.  
 Interest due or accrued remaining unpaid.....None.  
 Cash dividends remaining unpaid to stockholders, \$....; to policy-holders, \$.....None.  
 Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....None.  
 Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....None.  
 Return premiums, \$...., and reinsurance premiums, \$31.50.....\$ 21.50  
 All other liabilities, viz.: Ads., \$14.00; electric light, \$1.81; total.....15.81

Total .....		\$	37.31
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Total amount of all liabilities.....		\$	1,087.31
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## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 1,852,418	\$ 42,274.83
Written or renewed during the year.....	3,820,721	40,522.56
Total .....	\$ 4,673,139	\$ 82,798.39
Deduct those expired and marked off as terminated.....	1,223,735	30,726.55
In force at end of the year .....	\$ 3,449,404	\$ 52,071.83
Deduct amount reinsured.....	15,600	411.20
Net amount in force .....	\$ 3,433,804	\$ 51,660.63
Perpetual risks (not included above), \$ ...; premiums on same, \$....; total .....		None.
Largest amount written on any one risk, not deducting reinsurance, \$3,000, $\frac{1}{4}$ reinsured.		

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....Yes.  
 What amount of installment notes is owned and now held by the company?.....None.  
 Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....None.  
 Balance of scrip outstanding and deliverable to policy-holders.....None.  
 Scrip not actually delivered.....None.  
 Scrip dividends declared during the year.....None.  
 Limit of scrip accumulation, before any redemption.....None.  
 Losses incurred during the year (fire, \$20,847.94; marine and inland, \$....; tornado, \$ ...); total.....\$ 20,847.94  
 Total amount of the company's stock owned by the directors at par value.....None.  
 Total amount loaned to officers and directors, \$....; loaned to stockholders, not officers, \$....; total.....None.  
 Does any officer, director, or trustee receive a commission or royalty on the business of the company? One for services (secretary and manager) a commission.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 487,091.00
Gross premiums received .....	8,493.57
Losses paid .....	14,457.48
Losses incurred.....	13,568.43
Amount at risk.....	1,130,236.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## DES MOINES INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. G. ROUNDS.

Vice-President, S. A. MERRILL.

Secretary, J. S. OLARK.

[Incorporated October, 1881. Commenced business October, 1881.]

Home office, 405 Court avenue, Des Moines.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$104,008.86 premiums of previous years).....	\$ 255,637.19
Deduct only reinsurance, rebate, abatement and return premiums.....	41,187.75
Net cash actually received for premiums.....	\$ 214,439.44
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 117,451.22
Received for interest on bonds and mortgages.....	3,497.13
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,344.49
Income received from all other sources, viz: Rents, \$638.43; total.....	658.43
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$ ....; for increased capital, \$.....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 222,939.43

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$1,259.50 occurring in previous years).....	\$ 109,740.31
Deduct amounts received for salvages (on losses of the last or of previous years), \$542.98; and from reinsurance in other companies, \$3,434.59; total.....	8,977.67
Net amount paid during the year for losses.....	\$ 100,762.71
Paid stockholders for interest or dividends; (amount declared during the year, \$... ).....	2,500.00
Commissions or brokerage to agents, less received on reinsurances.....	54,243.94
Salaries, fees and all other charges, officers, \$4,400; clerks, \$3,086.37; other employees, \$7,895; total.....	20,381.87
Taxes on real estate, \$1,145.83; on other investments, \$....; total.....	1,145.83
Insurance department fees and agent's licenses.....	594.00
Advertising, printing and stationery, \$2,349.06; legal expenses, \$729.75; repairs and expenses on real estate and loans, \$629.79; total.....	3,708.60
Costs on judgments, \$569.11; postage and express, \$2,246.13; interest on mortgages payable, \$39.79; traveling expense, \$1,664.65; general expense, \$3,314.61; total.....	11,834.49
Total expenditures during the year.....	\$ 195,171.46

## LEDGER ASSETS.

Book value real estate, unincumbered.....	\$ 33,485.70
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	78,226.13

Loans secured by pledge of bonds, stocks, or other collaterals..\$	1,865.91	
Cash in company's office, \$5,428.78; deposited in bank: Citizens National bank, \$10,477.14; German Savings bank, \$1,000; total	16,905.92	
Net agents' balances.....	16,517.23	
Bills receivable not matured .....	167,694.99	
Bills receivable not more than six months past due.....	10,328.04	
Bills receivable and judgments, less \$20,000 charged profit and loss, \$61,846.75; discount, ....; total.....	68,554.43	
Total .....	\$ 393,578.35	
Total net ledger assets.....		\$ 393,578.35

## NON-LEDGER ASSETS.

Interest due, \$4 50; and accrued, \$1,476.05, on mortgages; total... \$	1,480.55	
Interest due, \$ ....; and accrued, \$....., on bonds and stocks; total	140.75	
Interest due, \$.....; and accrued, \$..... on collateral loans; total	None.	
Interest due, \$.....; and accrued, \$....., on other assets; total	None.	
Rents due, \$.....; and accrued, \$....., on company's property or lease .....	392.36	
Total .....	\$ 2,013.66	
Gross assets.....	\$ 395,592.01	
Deduct assets not admitted .....	None.	
Total admitted assets .....	\$ 395,592.01	

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$.....; not yet due, \$1,700..... \$	1,700.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,500.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	650.00	
Total amount of claims for losses.....	\$ 5,850.00	
Deduct reinsurance due or accrued.....	1,050.00	
Net amount of unpaid losses.....	\$ 4,800.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$905,039.70; unearned premiums (40 per cent) .....	\$ 322,015.88	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums ( <i>pro rata</i> ) .....		
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$ ...; unearned premiums (50 per cent).....	None.	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls) .....	None.	
Total unearned premiums as computed above.....	\$ 322,015.88	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued...	1,712.01	
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	None.	
Return premiums, \$ ....; and reinsurance premiums, \$4,483.40.....	4,483.40	
Total amount of all liabilities.....	\$ 333,011.29	
Joint-stock capital actually paid up in cash.....	\$ 25,000.00	
Reserve or guarantee fund, represented by scrip, or otherwise.....	None.	
Divisible surplus.....	37,580.72— 62,580.72	
Total.....		\$ 395,592.01



## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 303,550.02	\$ 793,615.97
Written or renewed during the year.....	137,319.08	289,193.05
Total.....	\$ 530,770.30	\$1,081,808.02
Deduct those expired and marked off as terminated.....	76,440.39	234,473.58
In force at the end of the year. ....	\$ 454,330.01	\$ 847,335.44
Deduct amount reinsured.....	17,263.33	43,295.74
Net amount in force.....	\$ 437,066.68	\$ 805,039.70

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st, last, for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company?.....	None.
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Balance of scrip outstanding and deliverable to policy holders.....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year.....	None.
Limit of scrip accumulation, before any redemption.....	None.
Losses incurred during the year (fire \$....; tornado, \$....).....	\$ 113,280.81
Total amount of company's stock owned by the directors at par value .....	None.
Total amount loaned to officers and directors, \$....; loaned to stockholders, not officers.....	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$13,721,938 00
Gross premiums received.....	239,193.05
Losses paid.....	109,250.31
Losses incurred.....	113,280.81
Amount at risk.....	45,433,001.00

## ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

## DUBUQUE FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, THOMAS CONNOLLY.

First Vice-President, B. W. LACY.

Secretary, N. J. SCHRUPP.

[Incorporated, July 18, 1883. Commenced business, July 18, 1883.]

Home office, Dubuque, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year....	\$ 312,879.18
Extended at.....	\$ 312,879.18

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$15,314.98, premiums of previous years) .....	\$ 93,300.98
Deduct only reinsurance, rebate, abatement and return premiums .....	9,376 78
Net cash actually received for premiums.....	\$ 83,924.15
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 10,180.77
Received for interest on bonds and mortgages.....	20,938.85
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	
Income received from all other sources, viz: Rents .....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks....	None.
Received for calls on capital, none; for increased capital, none ...	None.

Aggregate amount of income actually received during the year in cash \$ 104,883.00

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$3,261 93 occurring in previous years) .....	\$ 26,982.38
Deduct amounts received for salvages (on losses of the last or of previous years), \$ .....; and for reinsurance in other companies, \$ .....; total.....	5,737.90
Net amount paid during the year for losses.....	\$ 20,244.39
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends (amount declared during the year, \$16,000) .....	16,000.00
Scrip or certificates of profits redeemed in cash, \$ .....; interest paid to scripolders, \$ .....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	12,099.94
Salaries and allowances to agents.....	None.
Rents (including \$..... for company's use of own buildings) less \$.....; from sub-leases; total.....	720.00
Salaries, fees and all other charges, officers (\$4,031.08); clerks (\$3,040); other employes (\$.....); total.....	7,061.08
Taxes on premiums, \$454 26; on real estate, \$ ...; on other investments, \$.....; total.....	454.26
Insurance department fees and agents' licenses, \$417.10; municipal licenses, \$.....; tax on franchise, \$.....; total.....	417.10
Advertising, printing and stationery, \$1,504.01; legal expenses, \$ .....; repairs and expenses on real estate, \$.....; furniture and fixtures, \$.....; miscellaneous, \$.....; total. ....	\$ 1,504.01
Losses on sales or maturity of ledger assets, \$ .....; other disbursements, viz: \$ .....; total.....	None.

Total expenditures during the year. .... \$ 58,500.78

Balance ..... \$ 359,361.40

## LEDGER ASSETS.

Book value real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, \$371,342; other than first, \$.....; total. ....	\$ 271,342.00
Loans secured by pledge of bonds, stocks, or other collaterals...	18,900 00
Book value of bonds excluding interest, \$ ...; and stocks, \$30,800; total.....	20,800.00
Cash in company's office, \$389 68; deposited in bank: Iowa Trust and Savings bank, \$16,469.19; German bank, \$5,363.53; Dubuque National bank, \$1,000; First National bank, \$2,000; German State bank, \$2,000; total.....	27,227.40
Bills receivable, \$15,004.25; Agent's debit balances, \$5,387.75; total .....	20,992.00
Total .....	\$ 359,261.40
Total net ledger assets.....	\$ 359,361.40

## NON-LEDGER ASSETS.

Interest due, \$2,181.14; and accrued, \$9,960.01 on mortgages; total.	\$ 13,141 18
Interest due, none; and accrued, none, on bonds and stocks; total.....	None.
Interest due, none; and accrued, \$662.48; on collateral loans; total.....	662.48
Interest due, none; and accrued, none, on other assets; total.....	None.
Rents due, none; and accrued, none, on company's property or lease; total.....	None.

Total carried out.....	\$ 13,803 58
Cash in Dubuque National bank (local agency commissions).....	941 76
Gross assets.....	\$ 273,906 74

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, none; loans on, none; total.....	None.
Supplies, printed matter and stationery, none; furniture, fixtures and safes, none; total.....	None.
Agent's debit balances, unsecured.....	None.
Loans on personal security, endorsed or not, none; bills receivable, past due, none; total.....	None.
Depreciation from book values of above net ledger assets to bring same to market value—real estate, \$.....; bonds and stocks, \$300; other, \$.....; total.....	\$ 300 00
Total.....	\$ 300 00
Total admitted assets.....	\$ 273,606 74

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$.....; not yet due, \$.....); total.....	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 2,200 00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,300 00
Total amount of claims for losses.....	\$ 6,500 00
Deduct reinsurance due or accrued.....	None.
Net amount of unpaid losses.....	\$ 6,500 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$38,462.89; unearned premiums (50 per cent).....	\$ 19,231.34
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$118,243.94; unearned premiums (pro rata 50 per cent).....	59,121 97
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	\$ 78,353 31
Cash dividends remaining unpaid, to stockholders, \$.....; to policyholders, \$.....; total.....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	None.
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	None.
Return premiums, \$.....; and reinsurance premiums, \$.....; total.....	None.
All other liabilities, viz.: For taxes and all other contingent liabilities.....	2,500 00
Total amount of all liabilities.....	\$ 87,853 31

Joint-stock capital actually paid up in cash.....	\$ 100,000 00
Reserve or guaranty fund, represented by scrip or otherwise .....	None.
Divisible surplus.....	186,253.43— \$ 286,253.43
Total.....	\$ 373,006.74

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1896.....	\$ 8,307,902	\$ 153,399 38
Written or renewed during the year.....	4,750,523	78,066.00
Total.....	\$ 13,058,425	\$ 230,465.38
Deduct those expired and marked off.....	3,543,117	64,365.37
In force at end of year.....	\$ 9,521,308	\$ 166,120.01
Amount reinsured .....	497,200	9,413.38
Net amount in force .....	\$ 9,024,108	\$ 156,706.63

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company? .....	\$ 10,903.68
Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount? .....	No.
Losses incurred during the year (fire, \$21,720.46; marine and inland, \$.....; tornado, \$.....); total.....	21,720.46
Total amount of the company's stock owned by the directors at par value .....	65,000.00
Total amount loaned to officers and directors, \$5,000; loaned to stockholders, not officers, \$.....; total .....	5,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 3,211,426 00
Gross premiums received.....	50,748.09
Losses paid.....	16,929 91
Losses incurred.....	13,006.28
Amount at risk.....	7,219,287 00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1860. Commenced business October, 1860.]

Home office, Cedar Rapids, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	None.
Amount of capital paid up in cash .....	\$ 100,000.00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$101,837.16 premiums of previous years).....	\$771,463.90
Deduct only reinsurance, rebate, abatement and return premiums .....	22,005.88
Net cash actually received for premiums.....	\$ 249,457.02
Bills and notes received during the year for premiums, remaining unpaid .....	\$ 92,062.50
Received for interest on bonds and mortgages.....	12,607.89
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	6,830.66
Income received from all other sources, viz.: Rents.....	1,562.88
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$ ....; for increased capital, \$ ....; total.....	None.
Aggregate amount of income actually received during the year in cash .....	\$ 270,448.43

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$5,143.01 occurring in previous years) .....	\$106,518.03
Deduct amounts received for salvages (on losses of the last or of previous years), \$ ....; and from reinsurance in other companies .....	2,456.88
Net amount paid during the year for losses .....	\$ 104,061.15
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends (amount declared during the year, \$10,000).....	\$ 10,000.00
Scrap or certificates of profits redeemed in cash, \$ ....; interest paid to scripholders, \$ . . .; total.....	None.
Commissions or brokerage to agents, less received on reinsurance .....	53,227.88
Salaries and allowances to agents .....	None.
Rents (including \$ .... for company's use of own buildings) less \$ ....; from sub-leases .....	None.
Salaries, fees and all other charges, officers (\$15,500); clerks (\$15,114.16); other employes (\$8,182.66); total.....	38,796.82
Taxes on premiums, on real estate, and on other investments.....	3,291.69
Insurance department fees and agents' licenses, \$482.50, municipal licenses, \$ ....; tax on franchise, \$ . . .; total.....	482.50
Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture, fixtures and miscellaneous.....	21,451.21
Loss on sales or maturity of ledger assets, \$ ....; other disbursements .....	None.
Total expenditures during the year.....	\$ 231,311.16

## LEDGER ASSETS.

Book value real estate, unincumbered, \$49,834.84; incumbered, \$ ....; total.....	\$ 49,834.84
Mortgage loans on real estate, first liens, \$213,336.80; other than first, \$ ....; .....	213,306.80
Loans secured by pledge of bonds, stocks, or other collaterals, .....	None.
Book value of bonds, excluding interest, \$7,500; and stocks, \$5,500; total.....	18,000.00
Cash in company's office, \$3,761.19; deposited in banks: Merchants National bank, \$27,760.88; City National bank, \$33,434.52; Cedar Rapids National bank, \$8,029.13; total.....	77,985.73
Bills receivable, \$152,095.32; agents' debit balances, \$19,030.11; (net) .....	171,115.43
Total.....	\$585,342.79
Deduct ledger liabilities: Agents' credit balances, \$ ....; borrowed money, \$ ....; all other, \$ ....; total.....	None.
Total net ledges assets.....	\$ 585,342.79

## NON-LEDGER ASSETS.

Interest due, \$16,400.89; and accrued, \$8,926, on mortgages; total.	\$ 25,326.89
Interest due, \$....; and accrued, \$173.75, on bonds and stocks; total.....	173.75
Interest due, \$....; and accrued, \$...., on collateral loans; total.....	None.
Interest due, \$....; and accrued, \$...., on other assets; total.....	None.
Rents due, \$....; and accrued, \$87, on company's property or lease; total.....	87 00
Total.....	\$ 25,587.64
Gross assets.....	\$ 550,830.43

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, \$6,999 57)...	\$ 6,999.57
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,604.67
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,032.00
Total amount of claims for losses .....	\$ 11,726.24
Deduct reinsurance due or accrued (give list of companies and amounts).....	163.34
Net amount of unpaid losses. ....	\$ 11,562.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,656 84; unearned premiums (40 per cent),.....	\$ 17,862.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$366,836.98; unearned premiums (40 per cent)...	346,734.79
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$ ...; unearned premiums (50 per cent)....	None.
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine risks ( ... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	364,597.52
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or deposit received .....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department .....	None.
Unused balances of bills and notes included in admitted assets, taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed .....	None.
Interest due or accrued remaining unpaid .....	None.
Cash dividends remaining unpaid, to stockholders, \$ ...; to policy-holders, \$....; total .....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	None.
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	None.
Return premiums, \$....; and reinsurance premiums, \$....; total .....	None.
All other liabilities, viz: deferred commissions and policy fees..	4,184.21
Total amount of all liabilities .....	\$ 380,344.33

Joint-stock capital actually paid up in cash .....	\$ 100,000.00	
Reserve or guaranty fund, represented by scrip or otherwise .....	None.	
Divisible surplus.....	70,486.10	\$ 170,486.10
<b>Total .....</b>		<b>\$ 550,830.43</b>

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 43,630,550	\$ 922,516.86
Written or renewed during the year.....	11,755,907	260,398.76
<b>Total .....</b>	<b>\$ 55,386,547</b>	<b>\$1,182,910.62</b>
Deduct those expired and marked off as terminated .....	12,628,035	267,207.22
<b>In force at the end of the year.....</b>	<b>\$ 41,760,512</b>	<b>\$ 925,703.80</b>
Deduct amount reinsured.....	664,035	14,209.48
<b>Net amount in force....</b>	<b>\$ 41,096,477</b>	<b>\$ 911,493.32</b>
Perpetual risks (not included above).....	None.	
Premiums on same .....	None.	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? .....	No.
What amount of installment notes is owned and now held by the company?.....	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Losses incurred during the year (fire, \$112,101.26; marine and inland, \$....; tornado, \$ ....) total .....	\$ 112,101.26
Total amount of the company's stock owned by the directors at par value .....	86,750.00
Total amount loaned to officers and directors, \$....; loaned to stockholders not officers, \$....; total.....	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$11,755,907 00
Gross premiums received. ....	260,398.76
Losses paid .....	108,518.03
Losses incurred .....	112,101.26
Amount at risk.....	41,760,512 00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## FIDELITY INSURANCE COMPANY, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN COOPER.

Vice-President, J. H. PHILLIPS.

Secretary, C. A. MOORE.

[Incorporated, March 27, 1893. Commenced business, March 27, 1893.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash .....	25,000.00

## IOWA INSURANCE REPORT.

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## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 92,899.14
Deduct only reinsurance, rebate, abatement and return premiums.....	5,541.03
Net cash actually received for premiums.....	\$ 87,358.12
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	1,236.78
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	553.08
Income received from all other sources, viz: Rents.....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 89,147.98

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$6,783.56 occurring in previous years).....	\$ 53,315.23
Deduct amounts received for salvages (on losses of the last or of previous years), \$1,868.58; and from reinsurance in other companies, \$3,759.12; total.....	5,127.70
Net amount paid during the year for losses.....	\$ 48,187.53
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$.....)	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip-holders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	19,435.94
Salaries and allowances to agents.....	None.
Rents.....	512.00
Salaries, officers, clerks and other employees; total.....	8,837.63
Taxes on premiums, on real estate and on other investments; total.....	841.04
Insurance department fees and agents' licenses, \$....; municipal licenses, \$....; tax on franchise, \$....; total.....	None.
Advertising, printing and stationery, \$843.17; legal expenses, \$632.45; repairs and expenses on real estate, \$....; furniture and fixtures, \$....; miscellaneous, \$5,603.70; total.....	8,079.32
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz: \$.....	None.
Total expenditures during the year.....	\$ 85,393.53

## LEDGER ASSETS.

Book value real estate unincumbered, \$12,692; incumbered, \$....; total.....	\$ 12,692.00
Mortgage loans on real estate, first liens, \$17,895; other than first, \$....; total.....	17,895.00
Loans secured by pledge of bonds, stocks or other collaterals.....	None.
Book value of bonds excluding interest, \$....; and stocks, \$3,000; total.....	5,000.00
Certificates of deposit in German Savings bank.....	2,432.23
Deposit in Marquardt Savings bank.....	1,188.26
Cash in company's office.....	133.74
Bills receivable, \$....; agent's debit balances, \$16,919.34; total.....	16,919.34
Total.....	\$ 56,260.57



Deduct ledger liabilities: Agents' credit balances, \$538.64; borrowed money, \$....; all other, \$....; total..... \$ 538.64

Total net ledger assets ..... \$ 55,731.93

#### NON-LEDGER ASSETS.

Interest due, \$70.25; and accrued, \$593.53, on mortgages, total..... \$ 663.77

Interest due, \$....; and accrued, \$...., on bonds and stocks; total..... None.

Interest due, \$....; and accrued, \$...., on collateral loans; total..... None.

Interest due, \$693.26; and accrued, \$291.63, on other assets; total.. 984.23

Rents due, \$....; and accrued, \$...., on company's property or lease; total..... None.

Total ..... \$ 1,648.05

Market value of real estate over book value ..... None.

Market value of bonds and stocks over book value..... None.

Gross note premiums in course of collection December 31st..... \$ 47,672.93

Judgments, \$2,982.54, less 50 per cent..... 1,491.27

Total ..... \$ 49,164.20

Gross amount of uncollected note premiums, not more than six months past due ..... 1,576.46

Gross note premiums in course of collection December 31st, more than six months due, \$3,525.97, less 25 per cent ..... 6,244.48

Reinsurance due from Anchor Insurance company... 882.68

Total admitted assets..... \$ 115,237.80

#### NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$4,747.31).... \$ 4,747.31

Losses in process of adjustment, or in suspense, including all reported and suppressed losses..... 3,499.00

Losses resisted (not outlawed), including interest, costs and other expenses thereon..... 1,000.00

Total amount of claims for losses ..... \$ 9,246.31

Deduct reinsurance due or accrued..... 976.00

Net amount of unpaid losses..... \$ 8,271.31

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent), \$....; total..... None.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (*pro rata*), \$....; total..... None.

Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$141,087.74; unearned premiums (40 per cent); total. \$ 56,435.09

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks ( ... per cent on time hulls) ..... None.

Total unearned premiums as computed above..... \$ 56,435.09

Total amount of all liabilities..... \$ 64,706.40

Joint stock capital actually paid up in cash..... \$ 25,000.00

Reserve or guaranty fund, represented by scrip, or otherwise ..... None.

Divisible surplus..... 25,531.40

Total ..... \$ 50,531.40

Total ..... \$ 115,237.80

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 6,790,966	\$ 150,970.48
Written or renewed during the year.....	5,133,330	104,705.90
Total.....	\$ 11,924,296	\$ 255,276.38
Deduct those expired and marked off as terminated.....	4,413,948	97,801.98
In force at the end of the year.....	\$ 7,510,348	\$ 157,474.45
Deduct amount reinsured.....	806,620	16,886.71
Net amount in force.....	\$ 6,703,728	\$ 141,087.74

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company? .....	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? .....	None.
Balance of scrip outstanding and deliverable to policy holders .....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year.....	None.
Limit of scrip accumulation, before any redemption.....	None.
Losses incurred during the year, fire, \$53,139.16; marine and inland, \$....; tornado, \$....; total.....	\$ 53,139.16
Total amount of the company's stock owned by the directors at par value .....	None.
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, none; total .....	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 5,133,330.00
Gross premiums received.....	104,705.90
Losses paid .....	53,315.86
Losses incurred.....	53,139.16
Amount at risk .....	7,510,348.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## HAWKEYE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. HOWELL.

Vice-President, J. CALLANAN.

Secretary, W. D. SKINNER.

[Incorporated March 15, 1865. Commenced business March 15, 1865.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....	\$ 75,000.00
Amount of capital paid up in cash.....	25,000.00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash without any deduction (including \$107,378.23 premiums of previous years).....	\$365,170.81
Deduct only reinsurance, rebate, abatement and return premiums.....	28,869.09
Net cash actually received for premiums.....	\$ 236,301.72
Bills and notes received during the year for premiums, remaining unpaid.....	\$117,797.73
Received for interest on bonds and mortgages.....	16,903.70
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	10,217.02
Income received from all other sources, viz: Rents.....	1,518.61
Deposit premium (less 5 per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$ ....; for increased capital, \$....; total None.	
Aggregate amount of income actually received during the year in cash .....	\$ 264,940.05

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$9,368.63 occurring in previous years).....	\$104,422.93
Deduct amounts received for salvages (on losses of the last or of previous years), \$276; and from reinsurance in other companies, \$6,180.36; total.....	6,456.36
Net amount paid during the year for losses.....	\$ 97,966.57
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$30,000).....	30,000.00
Scrap or certificates of profits redeemed in cash, \$....; interest paid to scripholders, \$....; total.....	None.
Commissions or brokerage to agents.....	54,221.43
Salaries and allowances to agents.....	None.
Rents (including \$ .. for company's use of own buildings), less \$....; from sub-leases; total.....	None.
Salaries, fees and all other charges, officers (\$13,499.92); clerks (\$21,742.63); other employes (\$....); total.....	35,242.60
Taxes on premiums, \$ ....; on real estate, \$1,528.17; on other investments, \$914.21; total.....	2,442.38
Insurance department fees and agent's licenses, \$349.50; municipal licenses, \$....; tax on franchise, \$ ....; total.....	349.50
Advertising, printing and stationery, \$4,234.34; legal expenses, \$1,103.21; repairs and expenses on real estate, \$177.91; express and telegram, \$435.99; miscellaneous, \$2,530.90; postage, \$1,696.10; traveling expenses, \$3,962.42; other disbursements, viz: \$635.60; total.....	17,826.37
Total expenditures during the year.....	\$ 238,043.85

## LEDGER ASSETS.

Book value real estate, unincumbered, \$31,672.17; incumbered, \$....; total .....	\$ 81,672.17
Mortgage loans on real estate, first liens, \$263,539.28; other than first, \$....; total.....	263,539.28
Loans secured by pledge of bonds, stocks or other collaterals..	2,511.20
Book value of bonds excluding interest, \$....; and stocks, \$10,-145; total.....	10,145.00
Cash in company's office, \$21,578.41; deposited in bank, \$31,958.27; (viz: Des Moines Savings bank, \$9,745.28; Valley National bank, \$3,212.99; Des Moines National bank, \$5,000; Bankers Iowa State bank, \$1,000; German Savings bank, \$3,000; Peoples Savings bank, \$5,000); total.....	53,536.68

Bills receivable not matured including interest accrued thereon	\$ 120,936.23
Bills receivable not more than six months past due including interest accrued thereon.....	11,486.93
Bills receivable over six months past due and all interest and costs thereon.....	128,657.85
Total .....	\$ 662,684.84

## NON-LEDGER ASSETS.

Interest due, \$2,880.14 and accrued, \$4,694.86 on mortgages; total..	\$ 7,575.00
Interest due and accrued, \$ on bonds and stocks;.....	None.
Interest due, \$.... and accrued, \$77.24 on collateral loans; total..	77.24
Interest due and accrued, \$ on other assets; total.....	None.
Rents due, and accrued, \$686.85 on company's property or leases; total.....	686.85
Total.....	\$ 8,339.09
Market value of real estate over book value .....	None.
Market value of bonds and stocks over book value .....	None.
Gross premiums in course of collection December 31st, not more than three months due.....	15,576.76
Deduct cost of collection, commission and brokerage.....	None.
Net amount of uncollected premiums, not more than three months due.....	\$ 15,576.76
(Gross premiums in course of collection December 31st, more than three months due .....	11,323.74
Personal property owned by the company.....	6,086.29
Gross assets .....	\$ 723,960.73

## DEDUCT ASSETS NOT ADMITTED.

One share Mutual telephone stock.....	\$ 45.00
Five shares of Hurlbut, Ward & Co. stock .....	500.00
Supplies, printed matter and stationery, \$....; furniture, fixtures and safes, \$ ....; total.....	None.
Personal property owned by the company .....	6,086.29
Loan secured by German Savings bank stock.....	400.00
Loans on personal security, endorsed or not, \$128.66; bills receivable, past due, \$....; total.....	128.66
50 per cent of bills receivable over six months past due and interest and costs thereon.....	64,426.67
Total .....	\$ 71,548.63
Total admitted assets.....	\$ 652,412.10

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, none); total .....	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses .....	\$ 26,876.69
Losses resisted (not outlawed), including interest, costs and other expenses thereon. ....	250.00
Total amount of claims for losses.....	\$ 7,826.69
Deduct reinsurance due or accrued.....	550.00
Net amount of unpaid losses.....	\$ 7,276.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$198,220.22; unearned premiums (40 per cent). ....	\$ 73,222.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$720,833.55; unearned premiums (40 per cent)..	292,333.43

Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent) .....	None.
Gross premiums (less reinsurance, cash and bills, received and receivable upon all unexpired marine risks (.... per cent on time hulls) .....	None.
Total unearned premiums as computed above .....	\$ 371,635.50
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or deposit received .....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....	None.
Unused balances of bills and notes included in admitted assets, taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	None.
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed .....	None.
Interest due or accrued remaining unpaid .....	None.
Cash dividends remaining unpaid, to stockholders, \$....; to policy-holders, \$ ....; total .....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....	None.
Commissions, brokerage and other charges due to agents and brokers, on premiums paid .....	None.
Return premiums, \$...., and reinsurance premiums, \$....; total .....	None.
All other liabilities .....	None.
Total amount of all liabilities .....	\$ 378,908.19
Joint-stock capital actually paid up in cash .....	25,000.00
Reserve or guaranty fund, represented by scrip or otherwise .....	None.
Divisible surplus .....	248,509.91
Total .....	\$ 652,418.10

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year under this heading in last year's statement .....	\$ 44,311,081	\$ 974,708.67
Written or renewed during the year .....	12,847,027	274,885.59
Total .....	\$ 57,158,088	\$1,249,594.26
Deduct those expired and marked off as terminated .....	14,239,184	272,233.71
In force at the end of the year .....	\$ 42,918,904	\$ 977,310.55
Deduct amount reinsured .....	2,856,281	48,246.78
Net amount in force .....	\$ 40,062,623	\$ 929,063.77
Perpetual risks (not included above) .....	None.	
Premiums on same .....	None.	
Largest amount written on any one risk, not deducting reinsurance .....	\$ 2,500.00	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? .....	No.
What amount of installment notes is owned and now held by the company? .....	\$ 20,915.57
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? .....	None.
Balance of scrip outstanding and deliverable to policy-holders .....	None.

Scrip not actually delivered .....	None.
Scrip dividends declared during the year .....	None.
Net cash participating premiums received during the year .....	None.
Limit of scrip accumulation, before any redemption .....	None.
Losses incurred during the year .....	\$ 95,844.63
Total amount of the company's stock owned by the directors at par value .....	None.
Total amount loaned to officers and directors, \$....; loaned to stockholders not officers \$... ; .....	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written .....	\$ 12,847,027.00
Gross premiums received .....	274,885.59
Losses paid (net) .....	97,966.57
Losses incurred .....	95,844.63
Amount at risk .....	42,918,904.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**IOWA MERCHANTS' MUTUAL INSURANCE COMPANY,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President,* PARKER A. DOUGHTY.

*Vice-President,* J. K. PRUGH.

*Secretary,* JOSEPH C. FORBES.

[Incorporated, March 24, 1893. Commenced business, April 3, 1893.]

Home office, Burlington, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for.....	Mutual.
Amount of capital paid up in cash.....	Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years) .....	\$ 35,466.13
Deduct only reinsurance, rebate, abatement and return premiums .....	1,008.71
Net cash actually received for premiums .....	\$ 34,367.42
Bills and notes received during the year for premiums, remaining unpaid .....	None.
Received for interest on bonds and mortgages .....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	None.
Income received from all other sources, viz.: Rents .....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks .....	None.
Received for calls on capital, \$... ; for increased capital, \$....; total, None.	
Aggregate amount of income actually received during the year in cash .....	\$ 34,367.42

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$3,267.26 occurring in previous years).....	\$ 11,243.33
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and from reinsurance in other companies, \$....; total.....	None.
Net amount paid during the year for losses.....	\$ 11,243.33
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$....).....	None.
Script or certificates of profits redeemed in cash, \$....; interest paid to scripholders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	6,401.13
Salaries and allowances to agents.....	1,300.84
Rents (including \$.... for company's use of own buildings), less \$.... from sub-leases.....	464.50
Salaries, fees and all other charges, officers (\$3,110.77); clerks (\$3,596.50); other employes (\$1,968.76); total.....	10,666.03
Taxes on premiums, \$....; on real estate, \$....; on other investments, \$....; total.....	None.
Insurance department fees and agents' licenses, \$136.50; municipal licenses, \$....; tax on franchise, \$....; total.....	136.50
Advertising, printing and stationery, \$878; legal expenses, \$440.47; repairs and expenses on real estate, \$....; furniture and fixtures, \$84.85; miscellaneous, \$1,535.90; total.....	2,939.22
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz.: \$....; total.....	None.
Total expenditures during the year.....	\$ 22,160.54

## LEDGER ASSETS.

Book value real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collaterals.....	None.
Book value of bonds, excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in company's office, \$2,127.57; deposited in National State bank, \$481.34; total.....	\$ 2,608.91
Bills receivable, \$....; agents' debit balances, \$....; total, None.	
Total.....	\$ 2,608.91
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets.....	\$ 2,608.91
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,633.82
Deduct cost of collection, commission and brokerage.....	None.
Net amount of uncollected premiums, not more than three months due.....	\$ 1,633.82
Premium notes, less assessments paid thereon.....	70,720.73
(Gross premiums in course of collection December 31st, more than three months due, \$2,231.33).	
Furniture, fixtures, safes, supplies, printed matter and stationery.....	1,217.00
Gross assets.....	\$ 76,180.45

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loans on, \$....; total.....	None.
Supplies, printed matter and stationery, \$350; furniture, fixtures and safes, \$667; total.....	\$ 1,217.00

Agents' debit balances, unsecured.....None.  
 Loans on personal security, endorsed or not, \$....; bills receivable, past due, \$....; total.....None.  
 Depreciation from book values of above net ledger assets, to bring same to market value: Real estate, \$....; bonds and stocks, \$....; other, \$....; total.....None.

Total.. .....	\$ 1,317.00
Total admitted assets. ....	\$ 74,933.45

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, none; not yet due, \$1,310.17)..	\$ 1,310.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,757.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,355.63
Total amount of claims for losses.....	\$ 5,922.80
Deduct reinsurance due or accrued.....	None.

Net amount of unpaid losses. ....	\$ 5,922.80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent), \$...; total.....	None.
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (pro rata), \$....; total.....	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent), \$....; total.....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued..	43.75
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	None.
Return premiums, \$...; and reinsurance premiums, \$...; total.....	None.
All other liabilities .....	None.
Total amount of all liabilities.....	\$ 5,966.55

## RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 2,364,542	\$ 111,170.09
Written or renewed during the year.....	1,541,573	44,437.36
Total.. .....	\$ 3,906,115	\$ 155,607.45
Deduct those expired and marked off as terminated.....	1,446,564	40,600.03
In force at the end of the year .....	\$ 2,459,551	\$ 115,007.39
Deduct amount reinsured.....	None.	
Net amount in force .....	\$ 2,459,551	\$ 115,007.39
Perpetual risks (not included above). ....	None.	
Premiums on same. ....	None.	
Largest amount written on any one risk, not deducting reinsurance. ....	\$ 3,000.00	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.  
 What amount of installment notes is owned and now held by the company?.....None.



Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....None.  
 Losses incurred during the year (fire, \$13,898.87; marine and inland, \$....; tornado, \$...); total ..... \$ 13,898.87  
 Total amount of the company's stock owned by the directors at par value .....None.  
 Total amount loaned to officers and directors, \$....; loaned to stockholders, not officers, \$....; total .....None.  
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written .....	Fire risks. \$1,541,573.00
Gross premiums received.....	44,457.33
Losses paid.....	11,243.33
Losses incurred.....	13,898.87
Amount at risk.....	2,459,551.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## IOWA STATE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, SAMUEL E. CAREY.

Vice-President, HUGH ROBERTSON.

Secretary, HOWARD TUCKER.

[Incorporated January, 1855. Commenced business July, 1855]

Home office, Keokuk, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; ..Mutual.  
 Amount of capital paid up in cash. ....Mutual.

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$...., premiums of previous years).....	Fire risks. \$ 157,083.83
Deduct only return premiums.....	1,910.29
Net cash actually received for premiums.....	\$ 155,173.54
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 246,597.02
Received for interest on bonds and mortgages....	None.
Received for interest from all sources.....	1,535.16
Income received from all other sources, viz.: Rents, membership fees, discounts, etc.....	1,649.56
Deposit premium (less 5 per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$....; for increased capital, \$....; total, None.	
Aggregate amount of income actually received during the year in cash.....	\$ 158,358.23

## DISBURSEMENTS DURING YEAR.

Gross amount paid for losses (including \$3,996.92, occurring in previous years) .....	Fire and tornado. \$ 71,459.02
Deduct amounts received for salvages (on losses of the last or of previous years) \$....; and from reinsurance in other companies, \$....; total.....	None.
Net amount paid during the year for losses.....	\$ 71,459.02

Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$....); total.....	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip-holders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	31,338.19
Salaries and allowances to agents.....	None.
Rents (including \$.... for company's use of own buildings), less \$.... from sub-leases.....	None.
Salaries, fees and all other charges, officers (\$21,100); clerks (\$9,123.70); other employes (\$2,810.27); total.....	33,033.97
Taxes on premiums, \$....; on real estate, \$201.31; on other investments, \$....; total.....	201.31
Insurance department fees and agents' licenses, \$62; municipal licenses, \$....; tax on franchise, \$....; total.....	62.00
Advertising, printing and stationery, \$4,659.25; legal expenses, \$2,106.58; repairs, expenses and improvements on real estate, \$432.33; furniture and fixtures, \$511.53; miscellaneous, \$3,426.55; total.....	11,136.24
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz: \$....; total.....	None.
Total expenditures during the year.....	\$ 147,230.78

## LEDGER ASSETS.

Book value real estate, unincumbered, \$3,000; incumbered, \$....; total.....	\$ 8,000.00
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collaterals.....	None.
Book value of bonds excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in company's office, \$515.43; deposited in banks: State Central Savings bank, \$45,000; Keokuk National bank, \$31,536.08; total.....	77,051.51
Bills receivable, \$1,011.43; agents' debit balances, \$379.80; total.....	1,391.23
Total.....	\$ 86,442.74
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets.....	\$ 86,442.74
Market value of real estate over book value.....	None.
Premium notes, \$1,069,337.86, less assessments paid, \$408,423.31; total	665,914.55
Gross premiums in course of collection December 31st, not more than three months due, \$14,853.73; more than three months due, \$24,935.51, at 50 per cent, \$12,467.76; total.....	\$ 27,321.49
Deduct cost of collection, commission and brokerage.....	None.
Net amount of uncollected premiums, not more than three months due.....	\$ 27,321.49
(Gross premiums in course of collection December 31st, more than three months due, \$24,935.51).	
Gross assets.....	\$ 779,678.78

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$....); total.....	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 930.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,490.22
Total amount of claims for losses.....	\$ 5,350.22
Deduct reinsurance due or accrued.....	None.
Net amount of unpaid losses.....	\$ 5,350.22

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$ ...; unearned premiums (50 per cent), \$ ...; total .....	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$ ...; unearned premiums (pro rata), \$ ...; total .....	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$ ...; unearned premiums (50 per cent), \$ ...; total .....	None.
Gross premiums (less re-insurance—cash and bills) received and receivable upon all unexpired marine risks ( ... per cent on time hulls) .....	None.
Total unearned premiums as computed above .....	None.
Total amount of all liabilities .....	\$ 5,350.22
Joint stock capital actually paid up in cash .....	None.
Reserve or guaranty fund, represented by scrip, or otherwise .....	None.
Divisible surplus .....	None.
Total .....	None.

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year .....	\$22,572,370.82	\$1,033,472.64
Written or renewed during the year .....	5,548,487.00	258,637.96
Total .....	\$28,120,857.82	\$1,292,110.60
Deduct those expired and marked off as terminated .....	3,947,159.00	202,222.27
In force at the end of the year .....	\$24,173,678.82	\$1,089,818.33
Deduct amount reinsured .....	None.	
Net amount in force .....	\$24,173,678.82	\$1,089,818.33

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? Answer. Yes, three days, to pay losses occurring in December and adjusted in last days of December.	
What amount of installment notes is owned and held by the company? .....	None.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? .....	None.
Balance of scrip outstanding and deliverable to policy holders .....	None.
Scrip not actually delivered ..	None.
Scrip dividends declared during the year .....	None.
Net cash participating premiums received during the year .....	None.
Limit of scrip accumulation, before any redemption ....	None.
Losses incurred during the year (fire, \$67,796.01; marine and inland, \$ ...; tornado, \$594.00); total .....	\$ 68,390.10
Total amount of the company's stock owned by the directors at par value .....	None.
Total amount loaned to officers and directors, \$ ...; loaned to stockholders, not officers, \$ ...; total ..	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company? .....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado risks.
Gross risks written .....	\$ 5,548,487.00
Gross premiums received .....	258,637.96
Losses paid .....	71,450.02
Losses incurred .....	68,390.10
Amount at risk .....	24,173,678.82

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**MERCHANTS' BRICK MUTUAL INSURANCE COMPANY,  
OF DES MOINES.**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, GEORGE A. JEWETT.*

*Vice-President, R. J. McKim.*

*Secretary, S. G. LEE.*

[Incorporated, December 8, 1894. Commenced business, February 21, 1896.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$.... Mutual.  
Amount of capital paid up in cash..... Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 8,442.53
Deduct only reinsurance, rebate, abatement and return premiums.....	1,910.16
Net cash actually received for premiums.....	\$ 6,532.37
Bills and notes received during the year for premiums, remaining unpaid..	None.
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Bills payable....	100.00
Deposit premium (less 5 per cent) received for perpetual fire risks	None.
Received for calls on capital, \$....; increased capital, \$ ...; total....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 6,632.37

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$.... occurring in previous years).....	\$ 2,099.25
Deduct amounts received for salvages (on losses of the last or of previous years), and from reinsurance in other companies.	488.45
Net amount paid during the year for losses .....	\$ 2,610.80
Deposit premiums returned .....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$....).....	None.
Scrap or certificates of profits redeemed in cash, \$ ..; interest paid to scrip-holders, \$ ...; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	1,485.43
Salaries and allowances to agents.....	210.07
Rents (including \$... for company's use of own buildings) less \$ ...; from sub-leases; total.....	175.00
Salaries, fees and all other charges, officers (\$1,822.01); clerks (\$518.96); other employees (\$....); total .....	2,340.96
Taxes on premiums, \$ ...; on real estate, \$ ...; on other investments, \$....; total .....	None.
Insurance department fees and agents' licenses, \$12; municipal licenses, \$ ...; tax on franchise, \$....; total.....	12 00
Advertising, printing and stationery, \$95.80; legal expenses, \$....; repairs and expenses on real estate, \$ ...; furniture and fixtures, \$...., miscellaneous, \$493.52; total .....	564.22
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz: Traveling expenses, \$147.61; total.....	147.61
Total expenditures during the year.....	\$ 7,506.22

## LEDGER ASSETS.

Book value real estate unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collaterals.....	None.
Book value of bonds excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in company's office, \$....; deposited in bank: Citizens National bank.....	\$ 333.65
Bills receivable, \$....; agent's debit balances, \$....; total.....	None.
Total.....	\$ 333.65
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets.....	\$ 333.65
Market value of real estate over book value.....	None.
Market value (not including interest) of bonds and stocks over book value.....	None.
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 500.90
Deduct cost of collection, commission and brokerage 20 per cent.....	100.18
Net amount of uncollected premiums, not more than three months due.....	\$ 400.72
(Gross premiums in course of collection December 31st more than three months due, \$309.85).	
Premium notes including perpetuals.....	28,175.86
Gross assets.....	\$ 28,914.75

## NON-LEDGER LIABILITIES

Losses adjusted and unpaid (due, \$....; not yet due, \$....); total.....	None.
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 840.76
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,701.22
Total amount of claims for losses.....	\$ 3,546.98
Deduct reinsurance due or accrued.....	1,352.61
Net amount of unpaid losses.....	\$ 2,193.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 cent).....	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums ( <i>pro rata</i> ).....	None.
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department.....	None.
Unused balances of bills and notes included in admitted assets, taken in advance of premiums on open marine and inland policies or otherwise.....	None.
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....	None.

Interest due or accrued remaining unpaid .....	None.
Cash dividends remaining unpaid, to stockholders, \$ ....; to policy-holders, \$....; total. ....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued ...	\$ 1,288.84
Commissions, brokerage and other charges due to agents and brokers, on premiums paid .....	None.
Return premiums, none; and reinsurance premiums, \$739.86; total .....	739.86
All other liabilities, viz: Due and to become due for borrowed money .....	650.00
Guaranty fund paid in cash .....	3,750.00
<b>Total amount of liabilities.....</b>	<b>\$ 8,631.87</b>

## MISCELLANEOUS.

	Fire risk.	Premiums thereon.
In force on the 31st day of December of the previous year. ....	\$ 984,500	\$ 80,902.22
Written or renewed during the year .....	144,700	14,725.17
<b>Total .....</b>	<b>\$ 1,079,200</b>	<b>\$ 45,627.39</b>
Deduct those expired and marked off as terminated .....	225,575	5,883.50
<b>In force at the end of the year. ....</b>	<b>\$ 853,625</b>	<b>\$ 39,793.80</b>
Deduct amount reinsured .....	97,250	1,270.74
<b>Net amount in force.....</b>	<b>\$ 756,375</b>	<b>\$ 38,523.06</b>
Perpetual risks (not included above), \$....; Premiums on same, \$....; total.....		None.
Largest amount written on any one risk, not deducting reinsurance.....	3,000.00	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of intallment notes is owned and now held by the company? .....	None.
Losses incurred during the year (fire, \$3,940.01; marine and inland, \$....; tornado, \$ ....; total. ....	\$ 3,940.01

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 144,700.00
Gross premiums received .....	14,725.17
Losses paid. ....	3,099.25
Losses incurred. ....	3,940.01
Amount at risk .....	756,375.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**MERCHANTS AND BANKERS MUTUAL FIRE INSURANCE  
COMPANY, OF DES MOINES.**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, W. R. WARFIELD.*

*Vice-President, THEO. F. GATCHEL.*

*Secretary, O. H. AINLEY.*

[Incorporated March 7, 1885. Commenced business, March 19, 1885.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized.....	Mutual.
Amount of capital paid in.....	Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years) .....	\$ 54,540.77
Deduct only reinsurance, rebate, abatement and return premiums .....	None.
Net cash actually received for premiums.....	\$ 54,540.77
Bills and notes received during the year for premiums, remaining unpaid .....	None.
Received for interest on bonds and mortgages .....	None.
Received for interest and dividends on stocks and bonds, collateral loans and from all sources. ....	None.
Income received from all other sources, viz: Rents. ....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$ ...; for increased capital, \$ ...; total None.	
Aggregate amount of income actually received during the year in cash .....	\$ 54,540.77

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$6,365.35 occurring in previous years) .....	\$ 30,644.99
Deduct amounts received for salvages (on losses of the last or of previous years) and from reinsurance in other companies. ....	4,862.65
Net amount paid during the year for losses.....	\$ 25,782.34
Deposit premiums returned .....	341.71
Paid stockholders for interest .....	1,444.87
Paid borrowed money and interest .....	2,074.00
Commissions or brokerage to agents, less received on reinsurances .....	11,712.79
Salaries and allowances to agents. ....	1,810.00
Rents (including \$.... for company's use of own buildings) less \$....; from sub-leases; total. ....	500.00
Salaries, fees and all other charges, officers (\$5,025); clerks (\$1,945 31); other employes (\$...); total. ....	6,970.31
Taxes on premiums, \$....; on real estate, \$....; on other investments, \$....; total.....	None.
Insurance department fees and agent's licenses, \$48; municipal licenses, \$....; tax on franchise, \$....; total .....	48.00
Advertising, printing and stationery, \$1,032 83; legal expenses, \$968.95; repairs and expenses on real estate, \$....; furniture and fixtures, \$....; miscellaneous, \$1,404.51; total .....	3,276.29
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz: \$....; total. ....	None.
Total expenditures during the year .....	\$ 55,030.31

## LEDGER ASSETS.

Book value real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total .....	None.
Loans secured by pledge of bonds, stocks, or other collaterals, .....	None.
Book value of bonds excluding interest, \$....; and stocks, \$....; .....	None.
Cash in company's office, 36 cents; deposited in Peoples Savings bank, \$5,965 78; total. ....	\$ 5,966.14
Premium notes less amount paid on same.....	174,704.92
Premium notes under suspension valued at 50 per cent of face..	50,000.50
Bills receivable, \$2,805.54; agents' debit balances, \$3,169.14; other companies' \$231 33; total .....	6,205.06
Premium notes in judgment....	4,068.73
Total .....	\$241,601.05
Total net ledger assets.....	\$241,601.05

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$3,000); total.	\$ 2,000.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses .....	2,120.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon .....	1,100.00
Total amount of claims for losses .....	\$ 5,220.00
Deduct reinsurance due or accrued .....	None.
Net amount of unpaid losses .....	\$ 5,220.00
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (50 per cent), \$ ....; total.....	None.
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$ ....; unearned premiums (pro rata) .....	None.
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$ ....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks ( ... per cent on time hulls).....	None.
Total unearned premiums as computed above.....	None.
All other liabilities, viz.: Guaranty fund.....	14,448.79
Total amount of all liabilities.....	\$ 19,668.79

## MISCELLANEOUS.

	Fire risks.	Premiums thereon:
In force on the 31st day of December of the previous year. ....	\$3,675,872.94	\$ 340,168.96
Written or renewed during the year.....	1,499,476.45	85,499.31
Total .....	\$5,175,349.39	\$ 425,668.17
Deduct those expired and marked off as terminated ....	1,499,066.15	78,961.28
In force at the end of the year.....	\$3,676,283.24	\$ 346,686.94
Deduct amount reinsured .....	334,266.41	5,712.70
Net amount in force .....	\$3,342,016.83	\$ 340,974.24
Perpetual risks (not included above), \$ ....; premiums on same, \$ ....; total .....	None.	
Largest amount written on any one risk, not deducting reinsurance. ....		\$ 4,000.00

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,499,476.45
Gross premiums received.....	85,499.31
Losses paid....	20,044.99
Losses incurred .....	28,499.64
Amount at risk .....	3,675,283.43

## ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

MILL OWNERS' MUTUAL INSURANCE COMPANY,  
OF DES MOINES

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, ..... Vice-President, HERMAN D. ST. JOHN.  
Secretary, J. G. SHARP.

[Incorporated, 1875; reincorporated, 1889. Commenced business, April, 1875, and March, 1889.]



## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; ...Mutual.  
 Amount of capital paid up in cash.....Mutual.

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 71,853.56
Deduct only reinsurance, rebate, abatement and return premiums .....	None.
Net cash actually received for premiums .....	\$ 71,853.56
Bills and notes received during the year for premiums, remaining unpaid .....	None.
Received for interest on bonds and mortgages.....	1,623.91
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	562.97
Income received from all other sources, viz: Rents .....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks...None.	
Received for calls on capital, \$....; for increased capital, \$....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 74,045.44

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$.... occurring in previous years).....	\$ 54,786.91
Deduct amounts received for salvages (on losses of the last or of previous years), \$....; and for reinsurances in other companies, \$....; total .....	None.
Net amount paid during the year for losses .....	\$ 54,786.91
Deposit guaranty returned.....	4,961.31
Paid stockholders for interest or dividends (amount declared during the year, \$....).....	None.
Scrp or certificates of profits redeemed in cash, \$....; interest paid to scrip-holders, \$ ....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	23.00
Salaries and allowances to agents.....	None.
Rents (including \$.... for company's use of own buildings), less \$...., from sub-lessees; total.....	None.
Salaries, fees and all other charges, officers (\$6,439.53); clerks (\$490); other employes (\$....); total.....	6,919.53
Taxes on premiums, \$....; on real estate, \$....; on other investments, \$....; .....	None.
Insurance department fees and agent's licenses, \$4.50; municipal licenses, \$....; tax on franchise, \$....; total.....	4.50
Advertising, printing and stationery, \$353.50; legal expenses, \$165.40; repairs and expenses on real estate, \$....; furniture and fixtures, \$....; miscellaneous, \$235.26; total.....	814.16
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz: traveling expense, postage, office rent, telegraphing, taxes.....	2,733.94
Total expenditures during the year. ....	\$ 70,258.85

## LEDGER ASSETS.

Book value real estate, unincumbered, \$ ....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$23,600; other than first, \$ ....; total .....	\$ 23,600.00
Loans secured by pledge of bonds, stocks, or other collaterals, .....	None.
Book value of bonds excluding interest, \$....; and stocks, \$....; total.....	None.

Cash in company's office, \$.... deposited in Des Moines Savings bank to credit of treasurer; total..... \$ 9,061.19  
 Bills receivable, \$....; agent's debit balances, \$....; total. None.

Total..... \$ 32,661.19

Deduct ledger liabilities: Agent's credit balances, \$....; borrowed money, \$....; all other, \$....; total. .... None.

Total net-ledger assets..... \$ 32,661.19

#### NON-LEDGER ASSETS.

Interest due, \$....; and accrued, \$350.73 on mortgages; total..... \$ 350.73

Interest due, \$...; and accrued, \$.... on bonds and stocks; total..... None.

Interest due, \$....; and accrued, \$... on collateral loans; total..... None.

Rents due, \$....; and accrued, \$.... on company's property or lease; total..... None.

Total..... \$ 350.73

Deposit notes subject to assessments..... 105,152.35

Gross assets..... \$ 138,164.27

#### NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$...); total..... None.

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... None.

Losses resisted (not outlawed), including interest, costs and other expenses thereon..... \$ 2,000.00

Total amount of claims for losses..... \$ 2,000.00

Deduct reinsurance due or accrued. .... None.

Net amount of unpaid losses..... \$ 2,000.00

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums, (50 per cent)..... None.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (pro rata). .... None.

Gross premiums (less reinsurance, including both cash and bills) received and receivable, upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent)..... None.

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (.... per cent on time hulls). .... None.

Total unearned premiums as computed above..... None.

Total amount of all liabilities..... \$ 2,000.00

Joint-stock capital actually paid up in cash. .... None.

Reserve or guaranty fund, represented by scrip or otherwise..... None.

Divisible surplus..... None.

Total..... None.

#### MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 2,351,000	\$ 104,737.10
Written or renewed during the year .....	244,100	12,368.75

Total..... \$ 2,595,100 \$ 117,055.85

Deduct those expired and marked off as terminated..... 244,000 11,902.50

In force at the end of the year..... \$ 2,351,100 \$ 105,153.35

Deduct amount reinsured..... None.

Net amount in force..... \$ 2,351,100 \$ 105,153.35

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.  
 What amount of installment notes is owned and now held by the company?.....None.  
 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year? If so, what amount?.....None.  
 Balance of scrip outstanding and deliverable to policy-holders.....None.  
 Scrip not actually delivered.....None.  
 Scrip dividends declared during the year.....None.  
 Net cash participating premiums received during the year.....None.  
 Limit of scrip accumulation, before any redemption.....None.  
 Losses incurred during the year (fire, \$54,786.91; marine and inland, \$....; tornado, \$....); total.....\$ 54,786.91  
 Total amount of the company's stock owned by the directors at par value.....None.  
 Total amount loaned to officers and directors, \$....; loaned to stockholders not officers, \$....; total.....None.  
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.  
 The amount of "guaranty surplus fund".....None.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 818,500.00
Gross premiums received.....	37,784.00
Losses paid.....	28,356.71
Losses incurred.....	28,356.71
Amount at risk.....	2,351,100.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## SECURITY FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. F. GELMAN.

Vice-President, J. B. PHELPS.

Secretary, E. J. BABCOCK.

[Incorporated, September 24, 1888. Commenced business, November 1, 1883.]

Home office, Davenport, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for...	\$ 100,000.00
Amount of capital paid up in cash .....	100,000.00
Amount of net ledger assets, December 31st of previous year..	\$ 135,032.34
Increase of paid-up capital during 1897.....	75,000.00

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$11,990.18 premiums of previous years) .....	\$ 52,642.05
Deduct only reinsurance, rebate, abatement and return premiums .....	2,794.72
Net cash actually received for premiums ....	\$ 49,847.33
Bills and notes received during the year for premiums, remaining unpaid.	5,655.33

## IOWA INSURANCE REPORT.

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Received for interest on bonds and mortgages.....	\$ 9,927.17
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,414.80
Income received from all other sources.....	None.
Deposit premium (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 60,259.29
Total footings.....	\$ 320,235.53

## DISBURSEMENTS DURING THE YEAR.

Gross amount paid for losses (including \$3,112.26 occurring in previous years).....	Fire. \$ 18,295.80
Deduct amounts received for salvages (on losses of the last or of previous years), \$57.55; and from reinsurance in other companies, \$2,117.39; total.....	2,174.94
Net amount paid during the year for losses.....	\$ 16,120.86
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$79,000).....	79,000.00
Scrip or certificates of profits redeemed in cash, \$.....; interest paid to scrip-holders, \$.....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	8,772.86
Salaries and allowances to agents.....	None.
Rents (\$.... for company's use of own buildings) less \$.....; from sub-leases.....	400.00
Salaries, fees and all other charges, officers (\$4,500); clerks (\$2,760); other employes (\$2,611.96); total.....	9,871.96
Taxes on premiums, \$.....; on real estate, \$.....; on other investments, \$1,163.90; total.....	1,163.90
Insurance department fees and agents' licenses, \$128.50; municipal licenses, \$.....; tax on franchise, \$.....; total.....	128.50
Advertising, printing and stationery, \$1,562.84; legal expenses, \$402.60; repairs and expenses on real estate, \$.....; furniture and fixtures, \$.....; miscellaneous, \$2,793.71; total.....	4,749.15
Loss on sales or maturity ledger assets, \$170.21; other disbursements, \$.....; total.....	170.21
Total expenditures during the year.....	\$ 120,374.94
Balance.....	\$ 199,910.59

## LEDGER ASSETS.

Book value real estate, unincumbered, \$2,906.01; incumbered, \$.....; total.....	\$ 2,906.01
Mortgage loans on real estate, first liens, \$135,139.34; other than first, \$.....; total.....	135,139.34
Loans secured by pledge of bonds, stocks or other collaterals.....	16,400.00
Book value of bonds excluding interest, \$1,500; and stocks, \$6,159.60; total.....	9,659.60
Cash in company's office, \$456.20; deposited in bank: First National bank, Davenport, \$1,893.37; Citizens National bank, Davenport, \$1,575.81; Scott County Savings bank, Davenport, \$664.10; Davenport Savings bank, Davenport, \$3,178.48; German Savings bank, Davenport, \$7,391.58; total.....	29,360.44
Bills receivable, \$10,246.07; agents' debit balances, \$5,628.24; total.....	15,874.31
Total.....	\$ 200,336.70
Deduct ledger liabilities: Agents' credit balances, \$426.11; borrowed money, \$.....; all other, \$.....; total.....	426.11
Total net ledger assets.....	\$ 199,910.59

## NON-LEDGER ASSETS.

Interest due, \$183.65; and accrued, \$3,127.20, on mortgages; total..	\$ 3,310.85
Interest due, \$....; and accrued, \$35.33, on bonds and stocks; total.....	85.33
Interest due, \$....; and accrued, \$333.53, on collateral loans; total	333.53
Interest due, \$....; and accrued, \$...., on other assets; total....	None.
Rents due, \$...., and accrued, \$...., on company's property or lease; total.....	None.
Total .....	\$ 3,734.70
Market value of real estate over book value .....	None.
Market value (not including interest) of bonds and stocks over book value.....	None.
Gross premiums in course of collection December 31st, not more than three months due.....	None.
Deduct cost of collection, commission and brokerage .....	None.
Net amount of uncollected premiums, not more than three months due.....	None.
(Gross premiums in course of collection December 31st, more than three months due \$....) .....	None.
Gross assets.....	\$ 203,645.29

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, (due, \$....; not yet due, \$2,116.74); total.....	\$ 2,116.74
Losses in process of adjustment, or in suspense, including all reported and supposed losses .....	1,805.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,000.00
Total amount of claims for losses.....	\$ 4,921.74
Deduct reinsurance due or accrued.....	306.66
Net amount of unpaid losses.....	\$ 4,615.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$17,889.40; unearned premiums (40 per cent).....	\$ 7,155.76
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$141,265.56; unearned premiums (pro rata) 40 per cent.....	56,506.22
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent).....	None.
Gross premiums (less reinsurance—cash and bills), received and receivable upon all unexpired marine risks (.... per cent on time hulls). .....	None.
Total unearned premiums as computed above.....	\$ 63,661.98
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department.....	None.
Unused balances of bills and notes included in admitted assets, taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....	None.
Interest due or accrued remaining unpaid.....	None.
Cash dividends remaining unpaid, to stockholders. \$....; to policy-holders .....	None.
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued .....	None.

Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	None.
Return premiums, \$....; and reinsurance premiums.....	None.
All other liabilities, viz.: Deferred commissions, \$1,818.83; deferred policy fees, \$235.38; total.....	\$ 1,548.60
Total amount of all liabilities.....	\$ 69,835.66
Joint stock capital actually paid up in cash.....	100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise.....	None.
Divisible surplus.....	83,819.68
Total.....	\$ 208,645.26

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 12,399,379	\$ 179,468.60
Written or renewed during the year.....	3,516,058	53,443.77
Total.....	\$ 15,915,438	\$ 237,912.37
Deduct those expired and marked off as terminated.....	4,803,204	69,258.59
In force at the end of the year.....	\$ 11,012,238	\$ 168,653.78
Deduct amount reinsured.....	547,985	9,498.82
Net amount in force.....	\$ 10,464,243	\$ 159,154.96
Perpetual risks, \$....; premiums on same.....	None.	
Largest amount written on any risk, not deducting reinsurance.....	7,500.00	

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company.....	\$ 2,008.35
Have any of the notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Balance of scrip outstanding and deliverable to policy-holders.....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year.....	None.
Limit of scrip accumulation, before any redemption.....	None.
Losses incurred during the year (\$20,025.35; marine and inland, \$....; tornado, \$79.33); total.....	20,104.68
Total amount of the company's stock owned by the directors at par value.....	69,000.00
Total amount loaned to officers and directors, \$3,700; loaned to stockholders, not officers, \$5,973.34; total.....	9,673.34
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 3,516,058.00
Gross premiums received.....	53,443.77
Losses paid.....	18,295.80
Losses incurred.....	20,104.68
Amount at risk.....	10,364,243.00

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## STATE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof. ☐ ☐ ☐

President, J. H. WINDSOR.

☐ Vice-President, H. A. ELLIOTT.

☐ [Secretary, THEO. F. GREFF.] ☐

[Incorporated, September, 1865. Commenced business, October, 1865.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.... \$ 100,000.00  
 Amount of capital stock paid up in cash..... 100,000.00  
 Amount of net ledger assets December 31st of previous year.....  
 ....excess of paid-up capital during 189.. .....

## INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$.... premiums of previous years).....	\$ 130,902.33
Deduct only reinsurance, rebate, abatement and return premiums.....	19,205.26
Net cash actually received for premiums.....	\$ 120,697.07
Bills and notes received during the year for premiums remaining unpaid.....	\$ 40,371.58
Received for interest on bonds and mortgages.....	4,526.57
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,201.63
Income received from all other sources, viz.: Rents, not including company's office rent.....	2,511.50
Deposit premium (less 5 per cent) received for perpetual fire risks....	None.
Received for calls on capital, \$....; for increased capital, \$....; total, None.	
Aggregate amount of income actually received during the year - cash.....	\$ 129,936.17

## DISBURSEMENTS DURING YEAR.

	Fire.
Gross amount paid for losses (including \$7,485.68 occurring in previous years).....	\$ 56,645.33
Deduct amounts received for salvages (on losses of the last or of previous years, \$525; and from reinsurance in other companies, \$2,706.25; total.....	8,231.25
Net amount paid during the year for losses.....	\$ 55,414.07
Deposit premiums returned.....	None.
Paid stockholders for interest or dividends; (amount declared during the year, \$....).....	None.
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip-holders, \$....; total.....	None.
Commissions or brokerage to agents, less received on reinsurances.....	24,096.33
Salaries and allowances to agents.....	None.
Rents (including \$.... for company's use of own buildings), less \$.... from sub-leases.....	None.
Salaries, fees and all other charges, officers (\$4,200); clerks (\$9,061.65); other employes (\$5,927.53); total.....	19,189.38
Taxes on premiums, \$....; on real estate, \$1,414.34; on other investments, \$....; total.....	1,414.34

Insurance department fees and agents' licenses, \$343.50; municipal licenses, \$....; tax on franchise, \$....; total .....	\$ 343.50
Advertising, printing and stationery, \$558.53; legal expenses, \$1,333; repairs and expenses on real estate, \$271.48; furniture and fixtures, \$7.10; miscellaneous, \$11,842.40; total.....	13,911.51
Loss on sales or maturity of ledger assets, \$....; other disbursements, viz.: \$....; total.....	None.
Total expenditures during the year.....	\$ 114,369.03

## LEDGER ASSETS.

Book value real estate, unincumbered, \$104,756.40; incumbered, \$....; total.....	\$ 104,756.40
Mortgage loans on real estate, first liens, \$80,950; other than first, \$....; total.....	60,850.00
Loans secured by pledge of bonds, stocks or other collaterals....	600.00
Book value of bonds, excluding interest, \$1,000; and stocks, \$14,335; total.....	15,335.00
Cash in company's office, \$2,200.04; deposited in bank, \$15,242.39: Iowa National bank, \$3,036.48; Des Moines Savings bank, \$13,205.91; total.....	18,442.43
Bills receivable, \$218,632.35; agents' debit balances, \$30,695.45; total.....	239,327.80
Total.....	\$ 439,311.63
Deduct ledger liabilities: Agents' credit balances, \$1,308.96; borrowed money, \$....; all other, \$7,604.66; total.....	8,913.62
Total net ledger assets.....	\$ 430,398.01

## NON-LEDGER ASSETS.

Interest due, \$342.63, and accrued, \$1,372.49, on mortgages; total..	\$ 2,315.12
Interest due, \$...., and accrued, \$...., on bonds and stocks; total .....	None.
Interest due, \$...., and accrued, \$...., on collateral loans; total .....	None.
Interest due, \$...., and accrued, \$2,369.03, on other assets; total.....	2,369.03
Rents due, \$ .., and accrued, \$...., on company's property or lease; total.....	None.
Total.....	\$ 4,584.15
Market value of real estate over book value.....	None.
Market value (not including interest) of bonds and stocks over book value.....	None.
Gross premiums in course of collection December 31st, not more than three months due .....	\$ 5,874.63
Deduct cost of collection, commission and brokerage.....	None.
Net amount of uncollected premiums, not more than three months due .....	\$ 5,874.63
(Gross premiums in course of collection December 31st, more than three months due, \$....)	
Real estate subrogation, \$4,648.86; judgments at 50 per cent of face, \$7,851.90; total.....	12,500.76
Gross assets.....	\$ 453,857.45

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loans on, \$....; total .....	None.
Supplies, printed matter and stationery, \$....; furniture, fixtures and safes, \$....; total.....	None.
Agents' debit balances, unsecured.....	None.
Loans on personal security, endorsed or not, \$600, 50 per cent of bills receivable, past due, \$69,822.27; total.....	70,422.27
Total admitted assets.....	\$ 383,925.27



## IOWA INSURANCE REPORT.

## NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$....; not yet due, \$1,345.30); total.....	\$ 1,345.30
Losses in process of adjustment or in suspense, including all reported or supposed losses.....	1,941.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,606.00
Total amount of claims for losses.....	\$ 8,892.80
Deduct reinsurance due or accrued.....	402.38
Net amount of unpaid losses.....	\$ 8,590.42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$36,747.79; unearned premiums (40 per cent).....	\$ 14,600.11
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$387,167.08; unearned premiums (pro rata) 40 per cent.....	154,766.83
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (50 per cent) .....	None.
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 169,565.94
All other liabilities, viz: Outstanding checks.....	2,494.37
Total amount of all liabilities.....	\$ 180,640.78
Joint-stock capital actually paid up in cash. ....	100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise...	103,284.54
Total.....	\$ 383,925.27

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 27,749,563	\$ 479,615.40
Written or renewed during the year.....	5,662,008	139,903.33
Total.....	\$ 33,411,570	\$ 619,517.73
Deduct those expired and marked off as terminated.....	13,427,313	149,407.16
In force at the end of the year.....	\$ 20,984,377	470,110.57
Deduct amount reinsured.....	1,185,876	20,215.27
Net amount in force.....	\$ 19,798,501	\$ 449,895.30
Deduct premiums of overdue notes.....		25,980.43
Total.....		\$ 423,914.87

## GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 4,961,145.00
Gross premiums received.....	115,672.00
Losses paid .....	41,460.30
Losses incurred.....	34,899.33

## **FIRE INSURANCE TABLES.**

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### **TABLE No. 1**

**Gives all the information reported to the auditor of state by the mutual fire and tornado associations doing business in the state during the year 1897, and in addition a column of percentages of cost per \$1,000 of insurance, and cost per \$1,000 of insurance for the past five years.**

### **TABLE No. 2**

**Is an exhibit of the business transacted in Iowa during the year 1897 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year of all companies.**

### **TABLE No. 3**

**Gives an exhibit of the entire amount of business transacted by all companies operating in the state during the year; also their condition, showing capital, assets, liabilities and net surplus.**

### **TABLE No. 4**

**Is a classified exhibit of the gross assets of all companies transacting business in the state during the year.**

### **TABLE No. 5**

**Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the state during the year.**

TABLE

*An exhibit of the business of the Assessment Fire, Hail and Tornado*

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair.....	Farmers Mut. Fire Ins. Assn	L. M. Kilburn.....	Fontanelle.....
2	Adams.....	Farmers Mut. F. & L. Assn...	J. G. Hendrick.....	Oreston.....
3	Allamakee...	German Farmers M. Aid Assn	Andrew Sandry.....	Lansing.....
4	Allamakee...	Scandinavian Mut. Pro. Assn	J. O. Prestemoen.....	Elon.....
5	Audubon.....	Greeley Farmers M. F. I. Co.	P. C. Schwenneker.....	Adair.....
6	Benton.....	Eden Fire.....	A. H. Hanna.....	Vinton.....
7	Benton.....	Iowa Township Mut. Fire.....	F. G. Kramer.....	Luzerne.....
8	Benton.....	Vinton Mutual Fire.....	A. S. Chadbourne.....	Vinton.....
9	Black Hawk..	Danish Mutual Ins. Co.	Adam Boysen.....	Cedar Falls.....
10	Black Hawk..	Farmers Mutual F. & L.....	W. H. Rownd.....	Cedar Falls.....
11	Boone.....	Farmers Mutual.....	John Cooper.....	Boone.....
12	Boone.....	Swede Mutual.....	Ernest Carlson.....	Boone.....
13	Bremer.....	Farmers Mutual Fire.....	John Homrighaus.....	Denver.....
14	Bremer.....	First German Mutual F. L. & S	Henry Rathe.....	Knittell.....
15	Bremer.....	German Farmers Mut. L. & S	A. H. Möller.....	Klinger.....
16	Buchanan....	Consol. Patrons & Farmers Mutual Ins. Co.	E. A. Chapman.....	Independence..
17	Buena Vista.	Farmers Mut. Fire Ins. Assn.	A. T. Troeger.....	Storm Lake.....
18	Butler.....	Farmers Mutual.....	Joseph Linn.....	Parkersburg...
19	Calhoun.....	Farmers Mutual.....	M. C. Townsend.....	Lake City.....
20	Calhoun.....	German Mut. F., L. & W. S.	John J. Heide.....	Pomeroy.....
21	Carroll.....	Farmers Mutual F. & L.....	Chas. S. Noble.....	Glidden.....
22	Carroll.....	German Mut. F., L., W. O. & T	O. H. Flenker.....	Halbur.....
23	Carroll.....	Farmers M. Ins. Co. Roselle..	P. Jos. Koenig.....	Halbur.....
24	Carroll.....	Mount Carmel Mutual.....	Bernard Vonnahme..	Mt Carmel.....
25	Cass.....	Farmers Mutual.....	Chas. R. Hunt.....	Atlantic.....
26	Cass.....	Noble Township Pro. Assn...	Herman Dolch.....	Lyman.....
27	Cass.....	Victoria Township M. I. Assn	W. T. McKee.....	Maseena.....
28	Cedar.....	Springdale Mutual.....	Henry Mosher.....	West Liberty...
29	Cerro Gordo.	Farmers Mutual Ins. Assn...	Jos. Pedelty.....	Mason City.....
30	Cherokee....	Maple Valley.....	G. W. Blanch.....	Aurelia.....
31	Cherokee....	West. Cherokee Mut. F. & L.	H. M. Ferrin.....	Marcus.....
32	Chickasaw...	Farmers Mutual.....	James F. Babcock...	New Hampton..
33	Clay.....	Farmers Mutual.....	J. P. Mills.....	Greenville.....
34	Clayton.....	Farmers Mutual F. & L.....	A. E. Axtell.....	Strawberry Pnt
35	Clayton.....	Farmers Mutual Ins. Co.....	Henry H. Kuhlman..	Garnaville.....
36	Clayton.....	Farmers Mutual F. & L.....	Henry Meder.....	Mederville.....
37	Clinton.....	Farmers Mutual.....	M. Sullivan.....	Welton.....
38	Clinton.....	German Farmers.....	George Kiedesel.....	Wheatland.....
39	Clinton.....	German Mut. F. & L.....	John Wirth.....	Elwood.....
40	Clinton.....	German Mut. F. & L.....	Casper Anderson....	Lyons.....
41	Crawford....	Kiron Mutual.....	August Lundell.....	Odebolt.....
42	Crawford....	Mut. F., L., T. & W. S. Ins Co. of German Farmers	Aug. Schultz.....	Denison.....
43	Dallas.....	Farmers Mutual.....	N. J. Brown.....	Minburn.....
44	Dallas.....	Patrons Mutual.....	J. M. Dunmire.....	Dexter.....
45	Decatur.....	Farmers Mutual.....	A. S. Gardner.....	Leon.....

## No. 1.

Associations of the State for the year ending December 31, 1897.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
J. E. Brooks.....	Greenfield.....	Mar. 1, 1888	\$ 562,853.00	\$ 141,173.00	\$ 125,186.00
T. S. H. Dougherty	Oromwell.....	Mar. 27, 1884	1,163,643.00	68,541.00	88,495.00
E. Bartheld.....	Lansing.....	April 2, 1870	1,058,489.00	54,701.90	13,690.00
Arne Grangard....	Waukon.....	Mar. 1, 1889	458,957.00	28,983.00	9,633.00
Fred O. J. Voss....	Exira.....	Aug. 11, 1888	182,742.00	61,800.00	31,192.00
I. N. Ohenoweth....	Vinton.....	Jan. —, 1872	946,579.00	30,550.00	22,680.00
E. Schenken.....	Keystone.....	Mar. 4, 1872	1,089,323.00	74,394.00	40,700.00
I. N. Ohenoweth....	Vinton.....	Feb. 12, 1882	230,455.00	41,585.00	3,160.00
Henry Johnson....	Cedar Falls....	April 9, 1884	522,129.00	162,922.00	97,045.00
D. F. Hoover.....	Waterloo.....	May 1, 1876	2,365,593.00	679,113.00	543,735.00
John Herron.....	Boone.....	Jan. 2, 1877	1,970,857.00	490,310.00	252,387.00
John Anderson....	Madrid.....	April 16, 1884	457,894.00	129,666.00	90,218.00
O. Hoppenworth....	Seigel.....	Mar. 25, 1875	2,750,706.00	518,228.00	405,981.00
H. Graening.....	Artesian.....	Dec. 14, 1873	1,609,846.00	426,630.00	281,633.00
Wm. Millus.....	Denver.....	Sept. 26, 1885	1,205,408.00	256,124.00	212,864.00
Wm. Decker.....	Independence....	Aug. 1, 1894	2,314,887.00	602,890.00	527,379.00
Geo. A. Dalziel....	Alta.....	Jan. 1, 1887	1,066,400.00	373,085.00	225,224.00
A. T. Perrin.....	New Hartford....	Feb. 18, 1876	2,738,805.00	563,858.00	509,640.00
J. L. Hibbs.....	Lake City.....	July 23, 1881	233,690.00	53,750.00	25,195.00
W. Baumgart.....	Pomeroy.....	April 1, 1887	183,000.00	18,500.00	5,900.00
G. W. Briggs.....	Glidden.....	May 3, 1890	232,547.00	61,381.00	48,556.00
Henry Sievers.....	Manning.....	Jan. 1, 1886	1,184,630.00	1,452,012.00	1,278,489.00
J. O. Schwaller....	Halbur.....	Mar. 24, 1876	370,000.00	61,515.00	4,215.00
Frank Berger.....	Mt. Carmel.....	Mar. 25, 1883	161,390.00	23,635.00	.....
H. O. Breece.....	Atlantic.....	Feb. 14, 1889	763,355.00	196,985.00	156,885.00
Henry Müller.....	Lyman.....	Jan. 3, 1880	239,240.00	66,290.00	50,490.00
Frank Symonds....	Mt. Etna.....	Oct. 1, 1887	113,999.00	45,758.00	38,087.00
Wm. Mather.....	Springdale.....	Jan. —, 1871	910,000.00	218,645.00	153,044.00
N. Densmore.....	Mason City.....	July —, 1886	1,063,675.00	306,278.00	177,045.00
J. O. Lockin.....	Aurelia.....	May 30, 1883	363,593.00	104,380.00	89,088.00
G. W. Hartley.....	Marcus.....	May 4, 1885	1,315,225.00	369,779.00	290,141.00
O. H. Heath.....	New Hampton....	June 1, 1875	1,199,221.00	227,331.00	12,542.00
A. W. Greene.....	Spencer.....	Feb. 1, 1889	1,104,700.00	269,643.00	239,159.00
H. Meyer.....	Elkader.....	Feb. 15, 1875	1,975,964.00	185,016.00	92,393.00
E. W. Kregel.....	Garnaville.....	Nov. 4, 1896	1,005,168.00	82,565.00	28,350.00
Henry Wistrick....	Communia.....	April 2, 1866	1,387,500.00	48,640.00	223,579.00
J. Alex. Smith....	De Witt.....	Dec. 5, 1874	1,856,722.00	336,820.00	176,670.00
Chas. Mordhorst....	Wheatland.....	June 5, 1873	544,735.00	66,960.00	23,490.00
Henry N. Hahn....	Grand Mound....	May 27, 1873	309,106.00	10,822.00	8,015.00
George Rix.....	Lyons.....	Jan. 7, 1897	539,685.00	41,836.00	14,090.00
A. Norelius.....	Kiron.....	Mar. 3, 1879	856,291.16	219,575.75	185,548.00
P. N. F. Dreessen..	Dreessen.....	Dec. 20, 1879	1,991,010.00	171,310.00	72,740.00
John Kent.....	Dallas Center..	Feb. 26, 1895	473,163.00	163,232.00	64,169.00
J. R. Ohandler....	Dexter.....	Dec. 20, 1875	723,539.43	195,973.00	161,904.88
W. E. Gammon.....	Leon.....	Dec. 4, 1873	126,194.00	16,894.00	54,329.00

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
46	Delaware	Farmers Mutual Fire	A. S. Coon	Manchester
47	Des Moines	Farmers Mutual	E. Woodward	Burlington
48	Des Moines	German Mut. Aid Fire Assn.	Henry Thil	Dodgeville
49	Des Moines	Mut. Ger. Protestant F. In. As	Henry R. Fritzlöff	Burlington
50	Des Moines	Swedish Mutual	Andrew Peterson	Burlington
51	Des Moines	Swedish Lutheran Mutual	Ludvig Holmes	Burlington
52	Dickinson	Farmers Mutual Ins. Co.	John Ehlbeck	Spirit Lake
53	Dubuque	Farmers Alliance Mutual	N. F. Simpson	Farley
54	Dubuque	Cascade Mutual Fire & L.	Matt Faber	Cascade
55	Emmet	Farmers Mutual Fire & L.	J. O. Kaza	Wallingford
56	Fayette	Mutual Fire	Q. O. Babcock	Fayette
57	Fayette	German Mutual Fire	G. Blessin	Eldorado
58	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
59	Franklin	Farmers Insurance Co.	David Muir	Hampton
60	Fremont	Farmers Mutual Fire & L.	James Polindexter	Hamburg
61	Greene	Farmers Mutual Fire & L.	G. W. Wiant	Rippey
62	Grundy	Farmers Mutual Fire & L.	Morris Merritt	Grundy Center
63	Guthrie	Farmers Mutual Fire Ass'n.	W. C. Betts	Casey
64	Hancock	Farmers Mut. Ins. Co., Ger. Society of the M. E. Church.	Wilhelm Jung	Charles City
65	Hancock	Farmers Mutual Fire & L.	N. P. Bayer	Miller
66	Hardin	Farmers Mutual	C. H. Packard	Iowa Falls
67	Hardin	Providence Twp. Mutual	W. H. Butler	New Providence
68	Harrison	Farmers Mutual Fire & L.	F. F. Beebe	Beebeetown
69	Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
70	Henry	Svea Mutual Protective	Nels Peterson	Olds
71	Howard	Farmers Union Mut. F. & L.	S. A. Converse	Oresco
72	Humboldt	Farmers Mutual	J. W. King	Bradgate
73	Ida	Blaine Center Fire & L.	R. B. Miller	Ida Grove
74	Iowa	Lenox Mutual Fire & L.	Aug. N. Schloeman	Norway
75	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
76	Jackson	Farmers Mutual Aid Ass'n.	Henry Dunn	Miles
77	Jasper	Farmers Mutual	A. L. Harrah	Newton
78	Jefferson	Farmers Insurance Union	James Giotfelty	Libertyville
79	Johnson	Lincoln Mutual	James O. Park	West Liberty
80	Johnson	Northwestern Farmers Mut.	Isaac Meyers	North Liberty
81	Johnson	Farmers Mut. of Sharon, Liberty & Washington Twps.	Martin Birrer	Riverside
82	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
83	Jones	German Mutual Fire	George H. Balster	Scotch Grove
84	Keokuk	Farmers Pioneer Mutual	James Lyle	Keota
85	Keokuk	Prairie Farmers Mutual	E. H. McCann	Indianapolis
86	Kossuth	Mutual Insurance	C. B. Hutchins	Algona
87	Lee	Farmers Home Mutual Fire	James Conaseo	Denmark
88	Linn	Bohemian Mut. Ins. Ass'n.	J. W. Kouba	Oedar Rapids
89	Linn	Brown Township Mutual	W. E. Bundy	Springville
90	Linn	Oeska Farmeska	Joseph Kantny	Oedar Rapids
91	Linn	Linn Twp. Mut. Fire & L.	Michael Snyder	Mt. Vernon
92	Linn	West Side Mutual	Thomas Delaney	Fairfax
93	Louis	Farmers Mutual Fire	J. F. Heins	Wapello
94	Lucas	Mutual Fire & Lightning	J. A. Robison	Lucas
95	Madison	Farmers Mutual	John Brooker	Van Meter
96	Marshall	Iowa Valley Mutual	John Bolston	Albion
97	Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown
98	Mitchell	Farmers Mutual Fire	J. W. Annis	Osage
99	Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
100	Monona	Farmers Mutual Fire	Lewis Iddings	Mapleton

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
C. A. Pierce.....	Delaware.....	Oct. —, 1879	268,980.00	73,440.00	22,350.00
O. M. Garman.....	Burlington.....	April —, 1875	978,761.00	180,338.00	134,948.00
Jacob Schmelsner..	Burlington.....	May 26, 1867	586,619.00	22,633.00	7,780.00
Fred Hermann.....	Burlington.....	Mar. 6, 1894	277,948.00	152,436.00	4,976.00
Nels Anderson.....	Burlington.....	April 12, 1889	421,480.00	197,365.00	152,070.00
A. J. Swanson.....	Burlington.....	Jan. 17, 1889	867,007.00	323,370.00	152,077.00
H. Van Steenburg..	Spirit Lake.....	June 2, 1890	202,297.21	72,175.66	40,196.31
Willis H. Hogan.....	Farley.....	June 12, 1891	318,935.00	120,595.00	54,712.00
Jno. Maire.....	Oascale.....	Jan. 12, 1895	115,301.00	82,638.00	7,450.00
H. A. Gaarde.....	Armstrong.....	Mar. 20, 1895	192,301.00	144,303.00	32,018.00
E. J. Young.....	Oelwein.....	Sept. 1, 1875	2,158,690.00	565,370.00	470,425.00
Wm. Poetting.....	Eldorado.....	July 7, 1877	1,812,861.00	52,360.00	626,331.00
P. P. Cole.....	Charles City.....	Jan. 1, 1890	2,108,265.00	465,890.00	383,880.00
N. McDonald.....	Hampton.....	June 6, 1889	517,758.00	80,925.00	38,930.00
Anton Miller.....	Hamburg.....	Oct. 4, 1894	68,935.00	19,380.00	5,425.00
W. E. Marchant.....	Scranton.....	Mar. 22, 1888	836,622.00	306,385.00	128,117.00
C. M. Sprague.....	Grundy Center	Mar. 26, 1888	1,417,453.00	493,055.00	128,723.00
F. D. Steen.....	Menlo.....	Mar. 24, 1888	510,924.00	128,180.00	126,615.00
Carl Schuler.....	Garner.....	April 7, 1887	559,531.00	162,241.00	128,450.00
G. R. Maben.....	Forest City.....	July 1, 1889	277,857.00	107,492.00	31,870.00
Fayette Holmes.....	Iowa Falls.....	May 20, 1890	854,757.00	277,500.00	120,772.00
J. J. Wood.....	N'w Provid'nce	Aug. 14, 1871	241,188.00	100,762.00	54,638.00
John L. Cox.....	Missouri Vally	June 25, 1887	1,757,740.00	400,020.00	177,120.00
Ed. N. Kitchen.....	Mt. Pleasant.....	June 10, 1873	1,829,167.00	411,160.00	337,860.00
Olof Anderson.....	Swedesburgh.....	Jan. 10, 1876	143,279.00	18,643.00	4,925.00
John Stelman.....	Cresco.....	July 1, 1890	1,197,017.00	262,761.00	246,665.00
S. K. Groth.....	Thor.....	Sept. 25, 1886	613,083.00	255,969.00	116,079.00
Alec Hartley.....	Ida Grove.....	Mar. 21, 1887	800,321.00	112,710.00	67,582.00
H. L. Uthoff.....	Norway.....	April 14, 1883	442,425.00	17,760.00	18,115.00
A. B. Ogden.....	Williamsburg.....	Mar. 15, 1873	1,260,579.00	106,604.00	86,134.00
S. N. Howard.....	Preston.....	April 8, 1875	2,079,082.00	771,241.00	529,230.00
W. F. Boyd.....	Newton.....	May 10, 1875	1,499,750.00	289,905.00	96,945.00
W. B. Frame.....	Vega.....	Aug. 1, 1874	754,603.00	79,639.00	154,267.00
Hiram Heath.....	Iowa City.....	Nov. 15, 1873	429,373.00	127,470.00	80,658.00
E. A. Keen.....	Iowa City.....	May 1, 1867	1,198,906.00	106,196.00	29,103.00
Isaac S. Weeber.....	Iowa City.....	July 7, 1886	474,661.00	60,640.00	22,832.00
E. Tudor.....	Iowa City.....	Dec. 6, 1873	306,921.00	64,615.00	63,111.00
Harm Harms.....	Langworthy.....	Dec. 1, 1889	599,101.00	91,462.50	16,527.50
H. P. Newton.....	Keota.....	June 8, 1878	947,965.00	223,393.00	143,999.00
W. H. Brown.....	Rose Hill.....	Feb. 10, 1890	1,715,445.00	604,370.00	445,530.00
E. Blackford.....	Algona.....	April 18, 1887	1,063,648.00	243,811.00	82,570.00
Herman Lohman.....	West Point.....	July 3, 1894	123,011.00	56,918.00	1,750.00
John J. Hubek.....	Cedar Rapids.....	Aug. 1, 1897	.....	56,375.00	.....
J. O. Gritman.....	Springville.....	Nov. 20, 1867	811,669.00	187,895.00	173,090.00
Joseph Hanzlik.....	West'n Coll'ge	Feb. 10, 1878	1,129,406.80	271,330.00	245,440.00
A. B. Strother.....	Mt. Vernon.....	Aug. 27, 1870	914,976.00	254,375.00	184,765.00
John McAllister.....	Palo.....	May 18, 1874	1,856,893.00	353,892.00	272,255.00
C. E. Stone.....	Wapello.....	Sept. 5, 1874	839,440.00	305,232.00	129,033.00
John Culbertson.....	Chariton.....	Jan. 10, 1887	500,000.00	85,000.00	235,000.00
George Storck.....	De Soto.....	Jan. —, 1880	612,700.00	128,195.00	95,960.00
F. S. Whealen.....	Albion.....	Feb. —, 1869	979,545.00	143,275.00	170,980.00
Geo. E. Orary.....	Luray.....	Feb. 24, 1873	1,046,383.68	309,706.00	209,349.66
A. M. Walker.....	Osage.....	April 1, 1874	2,191,007.00	306,307.00	278,195.00
A. Brogmus.....	Grafton.....	Dec. 12, 1881	455,396.00	67,385.00	10,046.00
F. F. Eoe.....	Castana.....	June 10, 1892	120,896.58	76,229.00	37,541.58

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
101	Montgomery.	Villisca Mutual.....	Hiram Finley.....	Stanton.....
102	Muscatine....	Farmers Mutual Fire.....	John W. Miller.....	Muscatine.....
103	Muscatine....	White Pigeon F. & L.....	O. W. Derby.....	Wilton Junction.....
104	Osceola.....	Farmers Mutual F. & L.....	M. Harvey.....	Sibley.....
105	O'Brien.....	Farmers Mutual F. & L. Ins. Assn.....	S. B. Cresser.....	Sutherland.....
106	Page.....	Morton Twp. Farmers Mut. Fire.....	David Wingert.....	Shenandoah.....
107	Palo Alto....	Farmers Mutual.....	J. C. Baker.....	Emmetsburg.....
108	Plymouth....	Farmers Mutual Ins. Assn.....	John Schneider.....	Hinton.....
109	Pocahontas..	Farmers Mutual F. & L.....	J. J. Bruce.....	Rolfe.....
110	Polk.....	Farmers Mutual.....	O. H. Gross.....	Ankeny.....
111	Polk.....	Swedish Mutual.....	Erick Rostberg.....	Des Moines.....
112	Pottaw'tt'mie	Farmers Mutual Fire.....	R. Campbell.....	Keg Creek.....
113	Poweshiek....	Farmers Mutual.....	A. J. Blakely.....	Grinnell.....
114	Ringgold....	Farmers Mut. Fire Ins. Assn.....	W. B. Shriver.....	Mt. Ayr.....
115	Sac.....	Farmers Mutual.....	W. D. Forbes.....	Wall Lake.....
116	Scott.....	Farmers Mutual.....	John E. Dempster.....	Donahue.....
117	Scott.....	German Mutual Fire.....	Fr. Aug. Rochan.....	Davenport.....
118	Scott.....	Mutual Fire Self Ins. Co. of German Householdors.....	Frederick Rock.....	Amity.....
119	Scott.....	Wolcott Mutual Fire.....	John Vogt.....	Stockton.....
120	Shelby.....	Danish Mutual Fire.....	Rasmus Hansen.....	Elk Horn.....
121	Shelby.....	Farmers Mutual.....	Marsellus Larson.....	Kirkman.....
122	Shelby.....	Westphalia Farmers Society.....	Fred Loehr.....	Westphalia.....
123	Sioux.....	Farmers Mutual.....	B. F. Hawkins.....	Hull.....
124	Sioux.....	German Farmers Mut. Fire.....	Henry F. Becker.....	Struble.....
125	Story.....	Farmers Mutual F. & L.....	A. J. Graves.....	Ames.....
126	Story.....	Farmers Mutual.....	John Evenson.....	Roland.....
127	Story.....	Feldbury Mutual.....	J. O. Severeld.....	Huxley.....
128	Tama.....	Farmers Mutual Aid.....	W. G. Malin.....	Tama.....
129	Tama.....	Mutual Fire Ins. Co. of German Farmers.....	Henry Voegel.....	Berlin.....
130	Taylor.....	Farmers Mutual Ins. Co. of Holt and Nodaway Twp..	H. B. Moats.....	Guss.....
131	Van Buren..	Southern Van Buren Co.....	E. B. Kirkendall.....	Leando.....
132	Van Buren..	Farmers Mutual Protective Assn.....	J. M. Bryant.....	Birmingham.....
133	Wapello.....	Kirkville Mutual F. & L. Ins. Assn.....	J. H. McCune.....	Kirkville.....
134	Wapello.....	Munterville Mut. F. & L. As. Assn.....	Samuel Johnson.....	Munterville.....
135	Warren.....	Farmers Mutual.....	John Bauer.....	Lacona.....
136	Wayne.....	Farmers Mutual Fire.....	H. C. Miller.....	Ovid.....
137	Webster.....	Farmers Mutual Ins. Assn.....	L. S. Coffin.....	Fort Dodge.....
138	Webster.....	Scandinavian Mutual.....	Swan Johnson.....	Dayton.....
139	Washington..	Farmers Mutual Ins. Assn.....	R. A. Hutton.....	Washington.....
140	Winnebago..	Farmers Mutual F. & L. Ins. Assn.....	Frank W. Russell.....	Leland.....
141	Winneshiek..	Bohemian Mutual.....	John Baska.....	Protivin.....
142	Winneshiek..	Farmers Mutual Fire.....	O. B. Williams.....	Wash. Prairie.....
143	Winneshiek..	Norwegian Mut. Pro. Assn.....	A. Jacobson.....	Nordness.....
144	Winneshiek..	German Mutual Fire Ins. Co.....	William Hemesath.....	Ossian.....
145	Woodbury...	Mutual F. L. & T. Ins. Co. of German Farmers.....	August Lille.....	Mapleton.....
146	Woodbury...	Woodbury and Plymouth Counties Farmers Mutual.....	H. S. Eberly.....	Hoskins.....
147	Worth.....	Farmers Mutual.....	A. C. Blackmore.....	Northwood.....
148	Wright.....	Farmers Mutual Ins. Assn.....	J. G. Mechem.....	Clarion.....
		Total county mutual assessment fire associations		

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
P. B. English.....	Villisca.....	May 28, 1891	\$ 457,385.00	\$ 150,771.00	\$ 96,546.00
J. B. Jestus.....	Sweetland.....	Nov. 8, 1873	721,585.00	120,010.00	25,840.00
H. Wildosin.....	Wilton Junct'n	Dec. —, 1873	1,666,797.00	218,536.00	75,238.00
Will Thomas.....	Sibley.....	Sept. 28, 1889	445,863.00	116,568.00	67,908.00
L. T. Gates.....	Gaza.....	July 19, 1890	579,272.00	219,779.00	98,623.00
Jas. A. Swallow....	Shenandoah....	Feb. 28, 1887	834,864.00	364,926.00	195,606.00
E. P. McEvoy.....	Osgood.....	April 3, 1886	1,274,222.00	320,199.00	253,832.00
Robert Orouch....	Merrill.....	April 26, 1886	335,730.00	123,400.00	67,045.00
P. J. Shaw.....	Plover.....	Jan. 1, 1891	487,909.00	169,660.00	93,276.00
H. J. Rowe.....	Des Moines.....	April 14, 1874	1,160,034.00	185,200.00	81,610.00
C. A. Ryden.....	Des Moines.....	May 1, 1881	148,126.00	34,571.00	17,337.00
E. H. Olendorf....	Council Bluffs.	Dec. 10, 1878	2,977,311.00	810,110.00	699,978.00
L. G. O. Pierce....	Grinnell.....	Jan. 26, 1875	1,260,748.00	152,713.00	22,632.00
G. A. Wyatt.....	Mt. Ayr.....	April 9, 1887	330,615.00	106,710.00	28,361.00
F. E. Gordon.....	Sac City.....	Aug. —, 1875	1,685,250.00	326,784.00	284,936.00
Henry Parmelee....	Davenport.....	Jan. 24, 1874	335,144.00	62,030.00	53,117.00
M. J. Rohlf.....	Davenport.....	Jan. 3, 1871	1,722,275.00	21,885.00	4,515.00
Frederick Rock....	Amity.....	Aug. 12, 1888	1,099,630.00	49,640.00	14,360.00
Frederick Rock....	Amity.....	May 1, 1883	497,925.00	40,250.00	7,960.00
Hans Peterson.....	Elk Horn.....	Mar. 1, 1886	1,064,066.00	408,299.00	331,567.00
A. N. Buckman....	Harlan.....	Feb. 12, 1887	775,475.00	184,625.00	144,150.00
Jos. Kuesdrenberg	Westphalia....	Jan. 9, 1890	309,968.00	22,494.00	4,632.00
Calvin Hook.....	Hull.....	June 11, 1886	329,706.00	147,076.00	61,879.00
Hans Moeller.....	Rock Valley....	Oct. 3, 1891	712,090.00	169,160.00	14,045.00
D. M. Hayden.....	Ama.....	July 1, 1887	866,644.00	274,116.00	146,566.00
R. K. Gaard.....	Roland.....	Nov. 1, 1885	759,778.00	244,074.00	177,888.00
A. K. Olson.....	Cambridge....	April 11, 1887	124,275.00	23,675.00	5,285.00
James O'Neill.....	Traer.....	June 1, 1885	811,606.00	125,657.00	17,930.00
J. F. Lundt.....	Berlin.....	July 20, 1877	926,645.00	59,994.00	27,060.00
J. W. Carlisle....	Guss.....	April 4, 1888	157,342.00	40,974.00	25,573.00
Henry I. Worden....	Pittsburg.....	Mar. 2, 1891	618,900.00	63,733.00	59,602.00
J. S. Hope.....	Birmingham...	Dec. 4, 1871	552,205.00	32,530.00	27,990.00
Fred McNair.....	Kirkville.....	Mar. 10, 1879	583,417.00	200,666.00	84,895.00
Alex. Johnson.....	Munterville....	Mar. 1, 1881	153,978.00	54,226.00	29,517.00
H. F. Durham.....	Caloma.....	June 2, 1888	216,930.00	45,766.00	41,466.00
H. K. Evans.....	Corydon.....	April 6, 1872	760,638.00	120,581.00	105,432.00
C. H. Payne.....	Fort Dodge....	Oct. 14, 1884	1,575,400.00	452,265.00	277,665.00
O. E. Borg.....	Pilot Mound....	Oct. 24, 1884	791,912.00	204,302.00	142,436.00
Sidney Ooon.....	Riverside.....	May 4, 1874	3,411,564.00	956,425.00	786,297.00
C. N. Flugum.....	Leland.....	June 14, 1886	554,569.65	182,962.00	99,727.25
Joseph Jarosh....	Spillville.....	Nov. 14, 1876	406,240.00	43,798.00	12,571.00
Christian Lower....	Decorah.....	Mar. 24, 1877	893,539.00	175,750.00	37,543.00
J. J. Kunning.....	Nordness.....	Mar. 16, 1879	1,417,708.00	52,086.00	20,799.00
John Hemesath....	Ossian.....	Feb. 11, 1897	108,671.00	74,762.00	1,100.00
William Wiese....	Danbury.....	Jan. 15, 1890	254,496.00	35,205.00	7,920.00
M. E. Twitchell....	Moville.....	Feb. 20, 1889	225,633.00	192,744.00	28,626.00
T. C. Bone.....	Northwood....	Mar. 25, 1883	1,614,382.00	204,901.00	317,351.00
W. W. Sheplee....	Clarion.....	June 28, 1890	615,607.00	222,896.00	126,773.00
.....	.....	.....	6122,773,039.61	329,122,804.91	229,171,275.13



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
149		STATE MUTUAL FIRE ASSESSMENT ASSOCIATIONS.		
150		Grain Shippers Mutual Fire Ins. Assn.	E. J. Edmonds.....	Marcus.....
151		Iowa Mercantile Mutual Fire Ins. Assn.	A. W. Greene.....	Spencer.....
152		Iowa Mutual Fire Ins. Assn.	Henry C. Laub.....	Denison.....
153		Mutual Fire Ins. Co.	J. L. Gessler.....	Des Moines.....
154		Town Mut. F. & L. Ins. Assn.	C. J. Anderson.....	Lenox.....
		Union Mut. F. & L. Ins. Assn.	C. J. Anderson.....	Lenox.....
		Total.....		
		Total county and state mutual assessment fire associations.....		
155		EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.		
156		Iowa Mut. Tornado, Cyclone and Windstorm Ins. Assn.	A. N. Buckman.....	Harlan.....
		Merchants Tornado Mutual Ins. Co.	S. G. Lee.....	Des Moines.....
		Total.....		
157		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.		
		Farmers Mutual Hail Ins. Assn. of Iowa.....	W. D. Forbes.....	Wall Lake.....
		Total.....		
		Total of all mutual assessment associations.....		

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	Risks in force January 1, 1897.	Risks written during the year.	Risks canceled during the year.
F. D. Babcock.....	Ida Grove.....	Sept. 15, 1897	\$ 102,600 00	\$ 44,750.00	\$ 31,000.00
C. W. Coffin.....	Spencer.....	Oct. 10, 1895	522,525.00	1,040,485 00	522,485 00
F. T. Campbell.....	Des Moines.....	July 15, 1897	.....	370,250 00	9,900 00
.....	.....	Dec. 10, 1896	531,517 00	1,370,898.00	505,228.00
C. E. Harsh.....	Des Moines.....	Jan. 1, 1893	5,698,046.00	2,558,658 00	429,378.00
J. O. Baker.....	Emmetsburg..	Mar. 4, 1897	.....	354,885 00	35,700 00
.....	.....	.....	\$ 6,858,788.00	\$5,939,616 00	\$1,573,745.00
.....	.....	.....	136,630,887.61	35,121,020.91	21,745,020.18
J. B. Harriman...	Des Moines.....	Jan. 1, 1884	\$43,770,302.00	\$12,251,923.00	\$7,624,119.00
D. L. Jewett.....	Des Moines.....	July 1, 1896	23,935.00	266,108 25	3,200.00
.....	.....	.....	\$43,794,237.00	\$12,518,081.25	\$7,627,319.00
W. A. Rutledge...	Des Moines.....	Mar. 4, 1893	\$10,041,784.00	\$ 1,310,737.00	\$4,237,612.00
.....	.....	.....	\$10,041,784.00	\$ 1,310,737.00	\$4,237,612.00
.....	.....	.....	\$190,466,908 61	\$48,950,689 16	\$33,629,951.18

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1898.	Losses paid during the year.
1	Adair.....	Farmers Mutual Fire Insurance association.	\$ 578,840.00	\$ 790.18
2	Adams.....	Farmers Mut. Fire and Lightning association	1,135,899.00	2,078.90
3	Allamakee.....	German Farmers Mutual Aid association.....	1,100,110.00	103.50
4	Allamakee.....	Scandinavian Mutual Protective association	478,616.00	1,066.38
5	Audubon.....	Greeley Farmers Mutual Fire Insurance Co..	163,360.00	324.00
6	Benton.....	Eden Fire.....	944,449.00	1,907.48
7	Benton.....	Iowa Township Mutual Fire.....	1,073,037.00	3,535.15
8	Benton.....	Vinton Mutual Fire.....	328,890.00	.....
9	Black Hawk.....	Danish Mutual Insurance company.....	588,076.00	191.78
10	Black Hawk.....	Farmers Mutual Fire and Lightning.....	3,000,971.00	5,485.90
11	Boone.....	Farmers Mutual.....	2,108,780.00	780.94
12	Boone.....	Swede Mutual.....	494,042.00	597.50
13	Bremer.....	Farmers Mutual Fire.....	2,882,953.00	3,655.40
14	Bremer.....	First German Mut. Fire, Lightning and Storm	1,764,843.00	2,345.10
15	Bremer.....	German Farmers Mutual Lightning & Storm.	1,338,668.00	2,153.03
16	Buchanan.....	Consolidated Patrons & Farmers Mut. Ins. Co.	2,389,896.00	5,587.03
17	Buena Vista.....	Farmers Mutual Fire Insurance association.	1,233,331.00	1,644.80
18	Butler.....	Farmers Mutual.....	2,882,523.00	8,949.44
19	Calhoun.....	Farmers Mutual.....	261,245.00	1,559.00
20	Calhoun.....	German Mutual Fire, Lightning & Windstorm	195,600.00	220.90
21	Carroll.....	Farmers Mutual Fire and Lightning.....	245,372.00	1,060.00
22	Carroll.....	German Mut. Fire, Lightning, Wind, Cyclone and Tornado.....	1,358,208.00	1,253.58
23	Carroll.....	Farmers Mutual Insurance Co., of Roselle...	427,300.00	22.50
24	Carroll.....	Mt. Carmel Mutual.....	184,025.00	375.00
25	Cass.....	Farmers Mutual.....	803,455.00	1,874.30
26	Cass.....	Noble Township Protective association.....	255,040.00	18.00
27	Cass.....	Victoria Township Mutual Insurance Assn...	123,670.00	55.00
28	Cedar.....	Springdale Mutual.....	975,601.00	3,169.57
29	Cerro Gordo.....	Farmers Mutual Insurance association.....	1,212,908.00	1,204.35
30	Cherokee.....	Maple Valley.....	378,685.00	1,566.70
31	Cherokee.....	Western Cherokee Mutual Fire & Lightning.	1,434,873.00	2,242.10
32	Chickasaw.....	Farmers Mutual.....	1,414,000.00	1,763.80
33	Clay.....	Farmers Mutual.....	1,125,184.00	4,744.00
34	Clayton.....	Farmers Mutual Fire and Lightning.....	2,068,587.00	8,417.73
35	Clayton.....	Farmers Mutual Insurance company.....	1,059,383.00	1,037.54
36	Clayton.....	Farmers Mutual Fire and Lightning.....	1,162,561.00	646.52
37	Clinton.....	Farmers Mutual.....	2,016,872.00	6,541.41
38	Clinton.....	German Farmers.....	588,215.00	134.00
39	Clinton.....	German Mutual Fire and Lightning.....	311,963.00	.....
40	Clinton.....	German Mutual Fire and Lightning.....	567,450.00	866.00
41	Crawford.....	Kiron Mutual.....	890,318.91	1,877.26
42	Crawford.....	Mutual Fire, Lightning, Tornado and Wind-storm insurance Co. of German Farmers...	2,090,090.00	1,428.08
43	Dallas.....	Farmers Mutual.....	573,276.00	1,360.33
44	Dallas.....	Patrons Mutual.....	757,607.55	2,375.33
45	Decatur.....	Farmers Mutual.....	88,860.00	500.00
46	Delaware.....	Farmers Mutual Fire.....	231,070.00	608.75
47	Des Moines.....	Farmers Mutual.....	1,624,128.00	4,209.00
48	Des Moines.....	German Mutual Aid Fire association.....	601,611.00	423.00
49	Des Moines.....	Mutual German-Protestant Fire association.	425,459.00	460.00
50	Des Moines.....	Swedish Mutual.....	466,776.00	687.25

CONTINUED.

Am't received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for the past five yrs.	Amount of receipts from assessments.	Receipts from all other sources.
58.25	96.40	170.72	1,124.52			1.94	8.97	1,065.36	145.56
61.00	224.65	122.88	2,485.43			2.18	15.88	3,486.37	154.14
	52.05	5.13	160.68			.15	.88		20.00
	186.99	25.45	1,258.82			2.66	9.79	1,595.00	
139.00	93.50	15.00	571.50			2.64		474.60	
16.46	124.73	52.75	2,101.42			2.22	17.70	2,649.82	105.98
	127.00	57.00	3,519.15			3.49	8.50	197.00	40.00
21.54	63.54	57.78	142.85			.43	2.85		85.07
	104.25	19.25	315.28			.43	3.90		114.49
	767.86	102.74	6,356.50			2.00	9.50	4,263.39	721.85
	269.90	350.25	1,401.09			1.50	8.50	3,605.17	455.20
84.75	111.65	35.45	229.35	500.00		1.68	6.80	498.60	329.41
279.98	247.50	138.50	4,321.38		120.00	1.51	8.33	2,529.12	1,899.29
	298.75	89.08	2,733.83			1.54	9.28	3,362.40	785.21
	229.50	36.00	2,413.53			2.00	8.00	2,600.00	350.00
155.75	450.00	471.35	6,664.13	2,800.00		3.90		4,555.53	497.14
575.00	219.42		2,439.01			1.97	10.26	1,706.59	157.51
535.42	677.61	280.70	10,443.26			3.20	10.40	5,129.75	5,270.25
	174.00	113.00	1,846.00			7.08	18.87	937.00	909.00
25.55	24.55	10.55	291.55		215.30	1.49	20.10	235.76	
46.00	51.25	45.25	1,205.50			4.00	10.50	1,023.00	
	666.75	72.07	1,932.40			1.47	4.93		4,191.64
	108.84	192.94	324.28			.76			392.09
	101.39	8.21	484.60			3.63	8.04	403.00	
285.00	280.50	188.38	2,628.16		60.00	3.46	14.13	2,336.48	255.10
	50.25	8.00	71.25			.30	2.34		
33.00		17.87	105.87			.50	7.10	57.00	86.00
	186.20	90.74	3,446.51			3.65	7.04	2,896.48	174.45
527.90	286.05	200.83	2,219.13			1.83	13.87	1,739.97	527.90
	93.00	34.55	1,694.25			4.45	10.00	1,920.20	
250.00	165.80	131.86	2,790.76			1.96	9.87	2,628.05	394.63
448.26	230.00	55.90	2,497.06			1.76	7.93	1,868.79	239.82
237.00	310.56	180.29	5,471.85			4.82	12.38	4,307.97	265.48
208.53	428.48	207.54	4,260.28			2.05	9.00	4,067.25	463.49
418.00	194.45	88.34	1,738.33			1.50		1,542.00	458.42
	155.80	32.80	835.12		30.25	.70	8.95	48.62	333.01
235.00	634.18	245.94	7,656.53	1,250.00		3.80	10.65	6,374.99	227.91
	214.35	18.73	367.08			.56	5.20		378.89
	75.00	60.68	135.68			.43	4.44		
	99.00	20.60	985.60			1.75	4.99	922.10	132.40
94.25	304.14	53.81	2,329.46			1.88	6.17	2,089.63	149.50
	707.45	30.68	2,166.13			2.17	11.35		313.62
160.50	200.97	95.21	1,757.01			3.00		1,104.79	1,658.40
119.17	348.02	100.91	2,943.33			3.88	14.05	2,714.06	362.33
19.94	33.42	2.50	555.86			5.25	14.50	534.09	39.89
31.50	54.25	56.85	751.35			2.47	12.39	706.45	86.58
145.78	150.00	174.00	4,676.78			3.50	8.50	6,028.00	755.75
	300.00	21.00	753.00			1.20	4.97	725.00	
	325.00	9.73	737.73			2.40			
	311.00	90.55	1,068.80			2.38	9.91		800.96

TABLE No 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force Jan- uary 1, 1898.	Losses paid during the year.
51	Des Moines	Swedish Lutheran Mutual	938,300 00	3,917.45
52	Dickinson	Farmers Mutual Insurance company	235,276 66	48.75
53	Dubuque	Farmers Alliance Mutual	394,818.00	301.00
54	Dubuque	Cascade Mutual Fire and Lightning	140,479 00	2 00
55	Emmet	Farmers Mutual Fire and Lightning	304,596.00	125.00
56	Fayette	Mutual Fire	2,253,526 00	4,001.90
57	Fayette	German Mutual Fire	1,239,810 00	478 65
58	Floyd	Farmers Mutual	2,190,275.00	2,163.00
59	Franklin	Farmers Insurance company	589,743 00	2,865 00
60	Fremont	Farmers Mutual Fire and Lightning	82,990.00	
61	Greene	Farmers Mutual Fire and Lightning	1,014,890.00	4,110 00
62	Grundy	Farmers Mutual Fire and Lightning	1,781,784.00	7,562.00
63	Guthrie	Farmers Mutual Fire association	503,289 00	991.00
64	Hancock	Farmers Mutual Insurance Company, Ger- man Society of the M. E church	583,322 00	302.75
65	Hancock	Farmers Mutual Fire and Lightning	353,479 00	177.00
66	Hardin	Farmers Mutual	1,003,483 00	1,978.86
67	Hardin	Providence Township Mutual	287,242.00	1,008 00
68	Harrison	Farmers Mutual Fire and Lightning	1,880,640 00	3,606.50
69	Henry	Farmers Mutual	1,952,967 00	4,131.15
70	Henry	Svea Mutual Protective	161,997 00	
71	Howard	Farmers Union Mutual Fire and Lightning	1,214,113 00	2,270 00
72	Humboldt	Farmers Mutual	752,873.00	104 40
73	Ia	Blaine Center Fire and Lightning	415,949.00	1,9 61
74	Iowa	Lenox Mutual Fire and Lightning	442,070 00	3 65
75	Iowa	Patrons Mutual	1,311,049.00	2,875.23
76	Jackson	Farmers Mutual Aid association	2,327,033.00	5,8 24
77	Jasper	Farmers Mutual	1,692,710 00	4,747 88
78	Jefferson	Farmers Insurance union	679,875 00	2,24 05
79	Johnson	Lincoln Mutual	476,185 00	2 64
80	Johnson	Northwestern Farmers Mutual Fire	1,275,991 00	1,365 35
81	Johnson	Farmers Mutual of Sharon, Liberty and Washington townships	502,499.00	2,44 25
82	Johnson	Union Farmers Mutual	310,425 00	1 2 00
83	Jones	German Mutual Fire	674,067 00	3 8 00
84	Keokuk	Farmers Pioneer Mutual	1,032,392 00	2,816.74
85	Keokuk	Prairie Farmers Mutual	1,874,185 00	5,8 75 95
86	Kossuth	Mutual Insurance	1,219,889 00	1,635 57
87	Lee	Farmers Home Mutual Fire	178,179 00	
88	Linn	Bohemian Mutual Insurance association	56,375 00	
89	Linn	Brown Township Mutual	826,474 00	1,779 80
90	Linn	Ceska Farneska	1,153,296.80	2,517.50
91	Linn	Linn Township Mutual Fire and Lightning	984,585 00	1,120 00
92	Linn	West Side Mutual	1,787,520 00	6,8 5.71
93	Louisa	Farmers Mutual Fire	913,699 00	8 40 10
94	Lucas	Mutual Fire and Lightning	340,000.00	1,615 75
95	Madison	Farmers Mutual	644,933.00	3,089 00
96	Marshall	Iowa Valley Mutual	951,860.00	4,393.00
97	Marshall	Farmers Mutual Fire	1,146,740 02	2,765.78
98	Mitchell	Farmers Mutual Fire	2,219,119 00	12,208.76
99	Mitchell	German Farmers Mutual	513,735 00	120 55
100	Monona	Farmers Mutual Fire	169,584.00	12 00
101	Montgomery	Villisca Mutual	521,610 00	610.50
102	Muscataine	Farmers Mutual Fire	8 5,755.00	1,919.91
103	Muscataine	White Pigeon Fire and Lightning	1,810,084 00	8,040.40
104	Osceola	Farmers Mutual Fire and Lightning	494,003 00	431.20
105	O'Brien	Farmers Mut. Fire and Lightning Ins. Assn.	705,488 00	719.72

CONTINUED

Am't received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for the past five yrs.	Amount of receipts from assessments.	Received from all other sources.
97.50	416.18	147.80	4,481.23			4.98	8.25 14	4,147.44	730.48
44.38	44.43	7.80	198.53			.84	4.44	150.00	
156.00	275.00	45.00	621.00			1.59	14.88		40.85
	12.00	18.50	74.88			.53		142.89	14.79
	189.95	73.68	544.63			1.79			
391.00	539.74	210.00	5,142.64			2.50	12.50	4,200.00	645.50
150.00	389.30	57.45	905.40			1.00	6.94		
63.00	287.00	93.00	2,674.00			1.18	6.82	2,313.00	
32.00	40.00	25.00	2,985.00			5.33	10.48	1,336.39	2,732.88
	8.50	9.78	50.28			.61			
303.00	276.81	44.80	4,734.61			4.40	14.50	4,147.31	704.38
154.44	1,632.00	403.00	9,627.00			4.00	8.00	7,049.00	611.00
	186.85	47.56	1,329.85			2.64	18.14	1,112.59	308.87
100.50	167.78	56.35	627.38			1.09	10.23	468.82	
85.00	65.00	17.50	344.50			.80	1.59		438.53
258.00	212.00	136.00	2,530.88			2.57	9.69	1,770.00	437.98
18.75	101.00	30.94	1,157.69			4.03	10.30	919.41	230.20
	467.43	212.45	4,283.18	429.50		2.75	11.60	3,668.13	380.26
651.00	181.00	151.66	5,099.81			2.57	12.46	4,119.44	1,432.33
	35.02		35.02			.21	1.44		87.97
390.00	220.00	21.00	2,901.00			2.38	13.20	2,258.00	650.00
214.00	174.88	57.73	550.11		30.00	.72	6.96	1,234.04	8.68
210.00	124.00	31.31	2,353.92			5.60	18.20	1,970.00	430.00
40.00	21.50	4.50	415.65			1.00	4.30	567.63	21.00
	333.09	75.04	3,273.36			2.50	10.50	3,200.00	173.97
	671.80	240.01	6,721.05			3.10	12.06	5,974.90	479.00
73.83	1,602.42	234.10	6,658.23		60.00	3.93	14.82	4,658.08	862.91
166.70	53.80	72.30	2,534.85			4.54	23.00	2,984.38	68.50
	176.71	32.77	509.6			1.07	12.13	425.61	125.37
	394.86	45.93	2,378.14			1.86	5.93	1,437.80	210.00
	177.73	27.76	2,651.76			5.25	8.37	2,542.07	65.28
48.00	32.00	44.35	1,341.85			4.32	13.00	1,230.46	
	27.72	23.98	4,070.50			6.01	13.80	4,229.79	4.05
83.00	247.70	111.21	8,248.65	200.00		3.14	11.63	2,397.91	42.50
230.00	320.55	204.33	6,711.83			3.03	14.10	5,535.83	1,175.00
125.00	150.73	159.10	1,470.42	588.25		1.67	7.07	1,439.95	154.38
	39.09	4.75	103.75			.58			123.95
	52.50	60.83	113.35			2.01			225.35
	279.16	61.15	2,142.11			2.63	7.21	1,616.68	422.89
385.00	146.93	84.30	3,134.06			2.71	8.49	2,805.35	
	246.00	63.00	1,464.00			1.49	8.19	970.00	254.37
	421.51	792.28	8,049.53	390.00		4.89	13.00	7,601.72	625.57
137.90	225.00	68.03	1,321.03	40.00		1.50	13.50	1,322.03	270.00
78.00	134.50	42.33	1,870.60			3.00	20.25	1,825.99	85.00
140.05	97.30	49.65	3,379.00	2,300.00		5.23	15.35	3,138.15	104.00
	135.00	35.00	4,700.00			4.93	15.00	5,203.81	
252.50	84.83	160.34	3,261.48		900.00	3.03	10.43	3,376.52	
	475.57	111.20	12,795.53			5.00	12.00	10,692.51	109.14
	74.13	5.55	260.23			.60	2.55	453.10	6.11
90.00	93.73	6.00	201.75			1.19	4.50		221.00
142.50	23.00	20.10	796.10			1.52	11.00	671.23	180.80
	332.80	38.90	2,291.61			3.21	13.83	6,691.16	410.65
	345.99	81.48	8,467.87			2.50	12.50	2,368.79	389.17
30.00	65.96	61.79	688.94			1.29	10.73	93.82	115.91
380.00	169.00	101.23	1,349.95	1,423.55		1.90	13.12	829.55	593.12

TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1906.	Losses paid during the year.
106	Page.....	Morton Township Farmers Mutual Fire.....	\$ 1,004,184.00	\$ 1,233.40
107	Palo Alto.....	Farmers Mutual.....	1,341,539.00	3,862.25
108	Plymouth.....	Farmers Mutual Insurance association.....	392,085.00	20.00
109	Pocahontas.....	Farmers Mutual Fire and Lightning.....	511,293.00	268.13
110	Polk.....	Farmers Mutual.....	1,263,624.00	2,234.71
111	Polk.....	Swedish Mutual.....	160,567.00	373.15
112	Pottawatomie.....	Farmers Mutual Fire.....	3,187,418.00	6,978.22
113	Poweshiek.....	Farmers Mutual.....	1,390,779.00	835.52
114	Ringgold.....	Farmers Mutual Fire Insurance association.....	398,764.00	1,429.07
115	Sac.....	Farmers Mutual.....	1,627,231.00	2,874.50
116	Scott.....	Farmers Mutual.....	834,047.00	10.00
117	Scott.....	German Mutual Fire.....	1,739,645.00	1,842.25
118	Scott.....	Mut. Fire Self Ins. Co. of German Householders.....	1,134,910.00	1,613.00
119	Scott.....	Wolcott Mutual Fire.....	530,225.00	83.70
120	Shelby.....	Danish Mutual Fire.....	1,140,798.00	630.25
121	Shelby.....	Farmers Mutual.....	815,410.00	1,141.08
122	Shelby.....	Westphalia Farmers society.....	386,840.00	300.00
123	Sioux.....	Farmers Mutual.....	414,908.00	100.00
124	Sioux.....	German Farmers Mutual Fire.....	827,205.00	1,544.10
125	Story.....	Farmers Mutual Fire and Lightning.....	994,104.00	2,963.25
126	Story.....	Farmers Mutual.....	825,964.00	1,020.73
127	Story.....	Middburg Mutual.....	141,665.00	.....
128	Tama.....	Farmers Mutual Aid.....	919,333.00	2,828.62
129	Tama.....	Mutual Fire Ins. Co. of German Farmers.....	959,579.00	1,491.30
130	Taylor.....	Farm's Mut. Ins. Co. of Holt and Nodaway Tps.....	162,743.00	1,203.47
131	Van Buren.....	Southern Van Buren County.....	633,031.00	2,198.20
132	Van Buren.....	Farmers Mutual Protective association.....	556,745.00	3,708.25
133	Wapello.....	Kirkville Mut. Fire and Lightning Ins. Assn.....	704,188.00	1,606.08
134	Wapello.....	Munterville Mut. Fire and Lightning Assn.....	177,687.00	121.00
135	Warren.....	Farmers Mutual.....	221,230.00	1,152.90
136	Wayne.....	Farmers Mutual Fire.....	775,787.00	1,264.50
137	Webster.....	Farmers Mutual Insurance association.....	1,750,000.00	4,187.43
138	Webster.....	Scandinavian Mutual.....	853,741.00	890.00
139	Washington.....	Farmers Mutual Insurance association.....	3,587,692.00	2,789.84
140	Winnebago.....	Farmers Mut. Fire and Lightning Ins. Assn.....	637,824.40	76.45
141	Winneshiek.....	Bohemian Mutual.....	437,467.00	290.00
142	Winneshiek.....	Farmers Mutual Fire.....	1,021,746.00	1,515.90
143	Winneshiek.....	Norwegian Mutual Protective association.....	1,448,995.00	152.00
144	Winneshiek.....	German Mutual Fire Insurance company.....	176,233.00	.....
145	Woodbury.....	Mutual Fire, Lightning and Tornado Insurance Company of German Farmers.....	281,790.00	95.50
146	Woodbury.....	Woodbury and Plymouth Cos. Farmers Mut.....	206,746.00	615.74
147	Worth.....	Farmers Mutual.....	1,691,833.00	2,429.69
148	Wright.....	Farmers Mutual Insurance association.....	701,230.00	1,693.60
Total, county mutual assessment fire associations.....			\$138,783,129.84	\$ 271,097.30

CONTINUED.

Amt received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for the past five yr's	Amount of receipts from assessments.	Receipts from all other sources.
\$ 246.86	\$ 592.25	\$ 138.65	\$ 1,964.30	\$ 50.00		\$ 2.00	\$ 10.52	\$ 1,794.30	\$ 183.75
25.00	369.31	188.43	4,666.88	10.00	\$ 76.00	3.55	14.27	6,240.24	397.97
170.50	75.00	19.00	139.00			.41	5.17		148.00
211.00	148.30	136.30	723.23	1,080.00		3.52	9.00	7.45	285.86
	261.45	155.64	2,862.80			2.26	15.74	3,189.12	331.10
	168.75	10.35	552.25			3.43	7.80		315.10
564.00	808.00	233.42	8,483.64	2,000.00		2.67	12.79	6,178.00	1,534.10
102.00	224.65	50.00	1,202.17			.88	7.08	1,264.74	104.56
61.50	227.16	69.00	1,786.73	149.73		4.89	14.31	1,250.00	293.16
375.00	153.40	198.52	3,601.42			2.21	12.56	2,745.15	672.35
	158.00	8.55	176.55			.50	4.25		
	462.90	246.93	2,552.33			1.50	9.50	2,602.35	155.55
	181.50	31.30	1,825.80			1.60		2,174.57	597.80
	185.00	14.70	283.40			.53	3.74	1,435.17	180.00
	557.73	66.25	1,254.23	646.00		1.09	7.42	1,130.48	192.99
41.50	217.50	176.51	1,576.53			1.94	10.72	1,528.57	400.63
	43.44	7.12	350.56			.89	4.06	347.15	
	53.84	51.34	205.18			.49	7.00		
209.50	262.40	96.00	2,112.00			2.44	10.89	1,553.70	441.74
425.00	368.00	147.64	3,923.89			3.94	12.54	1,387.50	271.11
493.72	214.31	67.94	1,796.69			1.00	6.00	720.37	1,170.84
135.48	9.75	70.81	216.04			6.55	9.22		
136.00	217.46	91.55	3,273.83			2.81	14.03	2,129.83	136.00
	332.58	38.28	1,862.16			1.73	7.24	2,377.15	32.93
42.00	116.00	25.00	1,386.47			7.10	17.33	1,310.00	110.77
	130.18	115.59	2,434.07	432.03		3.50	11.50	1,990.48	104.02
113.65	46.00	36.57	3,904.47			7.01	15.50	3,770.61	64.55
515.46	150.57	12.00	2,386.11			3.25	14.91	1,773.87	515.46
	79.20	14.57	214.77			.83		135.00	93.93
26.00	56.20	28.40	1,263.50			5.73	11.96	1,160.11	101.39
	163.75	30.00	1,463.25			2.50	2.20	1,677.54	
452.89	1,241.35	988.65	6,850.32			3.60	15.00	4,138.11	768.14
180.00	150.00	88.97	808.97			.94	7.97		1,020.10
801.18	742.89	157.48	4,491.39			1.25	2.00	5,926.28	
148.59	127.75	32.28	383.07			.64	4.63		598.02
	104.40	15.36	409.76			.94	11.40		312.77
	529.64		2,045.54	531.50		2.00	8.00	1,332.61	401.35
580.00	106.40	33.90	872.30			.60	4.75		580.00
	20.00	49.50	69.50			.39			39.45
	93.00	11.55	200.05			.78	4.42		108.90
144.00	50.50	34.06	874.30			2.85	11.14	621.70	263.03
270.00	207.20	77.46	2,984.35	20.00		1.77	8.48	1,582.80	980.89
242.00	274.00	144.53	1,757.03			2.16	11.10	1,179.97	255.18
\$17,806.39	\$36,208.00	\$13,883.88	\$339,090.57	\$14,840.53	\$1,491.55	\$ 2.44		\$ 279,351.38	\$ 56,336.79



TABLE No. 1—

Number.	COUNTY.	NAME OF COMPANY.	Risks in force January 1, 1896.	Losses paid during the year.
		<b>STATE MUTUAL FIRE ASSESSMENT ASSNS.</b>		
149		Grain Shippers Mutual Fire association.....	\$ 116,350 00	
150		Iowa Mercantile Mutual Fire Insurance Co..	1,004,525 00	\$ 6,068.96
151		Iowa Mutual Fire Insurance company.....	360,350 00	1,612.16
152		Mutual Fire Insurance company.....	1,397,023 00	3,260.05
153		Town Mutual Fire and Lightning Ins. Assn..	7,827,226 00	3,851.08
154		Union Mutual Fire and Lightning Ins. Assn..	519,185 00	1,648.89
		Total.....	\$ 11,224,659 00	\$ 17,123.16
		Total, county and state mutual assessment fire associations.....	\$150,007,788.24	\$ 288,229.46
		<b>EXCLUSIVE TORNADO MUTUAL ASSESSMENT ASSOCIATIONS.</b>		
155		Iowa Mutual Tornado, Cyclone and Wind-storm Insurance association.....	\$ 48,308,106 00	\$ 6,152.88
156		Merchants Tornado Mutual Insurance Co....	286,843.25	572.70
		Total.....	\$ 48,684,949.25	\$ 6,725.58
		<b>EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSNS.</b>		
157		Farmers Mutual Hail Ins. Assn. of Iowa.....	\$ 7,094,909 00	\$ 212,884.25
		Total.....	\$ 7,094,909 00	\$ 212,884.25
		Total of all mutual assessment associations	\$205,787,646.59	\$ 514,839.29

Where cost for the past five years is not shown, the association has not reported for

CONTINUED.

Am't received by agents for services during the year.	Amount received by officers and employees during the year.	Amount of other expenses.	Total expenses during the year.	Amount of losses adjusted but not yet paid.	Amount of losses resisted or in litigation.	Cost per \$1,000 during the year.	Cost per \$1,000 for the past five y'rs.	Amount of receipts from assessments.	Receipts from all other sources.
\$ 142.90	\$ 443.90	\$ 219.25	\$ 806.05	.....	.....	\$ 7.00	.....	.....	.....
3,209.00	1,373.53	745.31	11,998.53	.....	.....	11.95	.....	\$ 4,902.51	\$ 7,204.10
1,217.67	511.75	999.68	4,242.96	.....	\$ 1,000.00	1.33	.....	2,683.07	3,089.22
15,111.11	5,248.31	3,241.72	27,551.19	\$ 4,180.00	7,300.00	19.72	.....	28,112.03	2,500.00
5,054.21	2,709.11	1,341.84	12,956.24	.....	.....	1.65	\$10.93	5,439.57	5,964.22
2,969.64	1,415.84	488.63	6,473.00	.....	.....	1.24	.....	.....	7,941.09
\$ 27,704.53	\$ 11,702.44	\$ 7,586.43	\$ 64,125.56	\$ 4,180.00	\$ 8,300.00	\$ 5.80	.....	\$ 41,137.18	\$ 28,689.42
\$ 45,510.92	\$ 43,000.44	\$ 21,475.31	\$ 403,216.12	\$ 19,020.53	\$ 9,791.55	\$ 2.69	.....	\$ 320,488.56	\$ 82,976.22
\$ 11,440.00	\$ 3,273.37	\$ 2,543.23	\$ 28,414.48	.....	.....	\$ .59	\$ 5.55	\$ 3,990.21	\$ 11,794.48
826.00	208.10	608.39	2,205.19	.....	.....	5.12	.....	952.95	506.87
\$ 12,266.00	\$ 3,476.47	\$ 3,151.62	\$ 30,619.67	.....	.....	\$ .63	.....	\$ 4,944.16	\$ 12,303.35
\$ 8,808.12	\$ 15,258.06	\$ 4,384.65	\$ 248,425.09	\$ 26,639.67	\$ 200.00	\$34.90	\$91.82	\$ 236,896.13	\$ 5,276.53
\$ 8,808.12	\$ 15,258.06	\$ 4,384.65	\$ 248,425.09	\$ 26,639.67	\$ 200.00	\$34.90	.....	\$ 236,896.13	\$ 5,276.53
\$ 66,585.05	\$ 71,534.97	\$ 29,011.58	\$ 682,270.39	\$ 45,710.20	\$ 9,991.55	\$ 3.22	\$11.36	\$ 562,322.85	\$ 100,556.10

each of the past five years.

**TABLE**

*Showing business transactions in Iowa by all Companies*

NAME OF COMPANY.	LOCATION.
<b>IOWA COMPANIES.</b>	
American Mutual.....	Des Moines, Iowa.....
Anchor Mutual Fire.....	Des Moines, Iowa.....
Atlas Mutual.....	Des Moines, Iowa.....
Capital.....	Des Moines, Iowa.....
Commercial Mutual.....	Des Moines, Iowa.....
Dairy Mutual.....	Lisbon, Iowa.....
Des Moines.....	Des Moines, Iowa.....
Dubuque Fire and Marine.....	Dubuque, Iowa.....
Farmers.....	Cedar Rapids, Iowa.....
Fidelity.....	Des Moines, Iowa.....
Hawkeye.....	Des Moines, Iowa.....
Iowa Merchants Mutual.....	Burlington, Iowa.....
Iowa State Mutual.....	Keokuk, Iowa.....
Merchants Brick Mutual.....	Des Moines, Iowa.....
Merchants and Bankers Mutual.....	Des Moines, Iowa.....
Mill Owners Mutual Fire.....	Des Moines, Iowa.....
Security Fire.....	Davenport, Iowa.....
State.....	Des Moines, Iowa.....
Total of Iowa companies and average per cent.....	.....
<b>OTHER THAN IOWA COMPANIES.</b>	
Etna.....	Hartford, Conn.....
Aachen and Munich Fire—U. S. branch.....	Chicago, Ill.....
Agricultural.....	Watertown, N. Y.....
American.....	Boston, Mass.....
American.....	Newark, N. J.....
American Central.....	St. Louis, Mo.....
American Fire.....	Philadelphia, Pa.....
American Fire.....	New York, N. Y.....
Atlas Assurance—U. S. branch.....	Chicago, Ill.....
British America Assurance.....	Toronto, Canada.....
Buffalo Commercial.....	Buffalo, N. Y.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. branch.....	New York, N. Y.....
Citizens.....	New York, N. Y.....
Citizens.....	Pittsburg, Pa.....
Commercial Union—U. S. branch.....	New York, N. Y.....
Concordia Fire.....	Milwaukee, Wis.....
Connecticut Fire.....	Hartford, Conn.....
Continental.....	New York, N. Y.....
Delaware.....	Philadelphia, Pa.....
Detroit Fire and Marine.....	Detroit, Mich.....
Eagle Fire.....	New York, N. Y.....
Erie Fire.....	Buffalo, N. Y.....
Equitable Fire and Marine.....	Providence, E. I.....
Farmers Fire.....	York, Pa.....

No. 2.

doing other than Life Insurance business in the State in 1897.

When organized.	BUSINESS IN 1897.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1897	\$ 776 670	\$ 58,929 12	\$ 3,689.75	\$ 4,289.75	6.2
1899	2,906,889	122,091.29	20,297 08	27,443 57	24.6
1902	3,743,830	62,271.65	12,893.89	12,850.76	22.3
1894	6,575,541	101,909 48	28,006 27	26,486 91	37.4
1894	474,005	25,242 61	8,011.83	11,254.50	22.7
1896	487,091	8,498.57	14,457 43	12,566 43	170.2
1891	13,721,958	299,198 05	109,250.31	112,280 81	37.8
1893	3,211,426	50,748.09	16,929 91	12,006 28	38.4
1890	11,755,997	260,293 76	106,518 08	112,101.26	40.9
1898	5,123,230	104,705 90	53,315 26	53,139 16	50.9
1895	12,247,027	274,285.59	97,906 57	95,844 63	35.6
1893	1,541,572	44,457 23	11,243 23	12,898 87	26.2
1895	5,548,467	258,637.96	71,459 02	68,390 10	27.6
1894	144,700	14,725 17	3,099 25	3,940 01	21.0
1895	1,486,476	85,499.21	30,614.99	29,499 64	26.8
1899	812,500	27,784.00	29,356 71	23,236.71	75.1
1893	3,518,053	68,443 77	12,295.20	20,104 68	31.2
1895	4,961,145	115,073 60	41,460.30	24,299.52	35.8
.....	\$ 79,050,128	\$ 1,965,064.53	\$ 696,937.27	\$ 692,453.59	25.1
1819	\$ 5,522,529	\$ 81,242.20	\$ 22,659.10	\$ 25,064.38	27.9
1825	77,250	1,127.83			
1852	655,700	5,428.00	2,855.00	2,884.00	33.9
1818	175,931	2,291 71	1,102 59	1,102.59	48.1
1846	1,005,935	11,776 64	6,317.09	7,921.70	53.6
1853	947,297	12,299.87	5,229 58	6,487 08	37.9
1810	1,602,284	18,978 28	4,798 66	2,932.07	25.2
1897	17,000	206.08			
1896	494,940	7,504 39	4,633 26	4,569.26	61.7
1828	1,014,578	14,529.90	4,616.24	4,626.26	31.1
1896	45,000	634 44			
1897	652,525	7,732 62	4,224.41	5,224 41	54.2
1895	1,025,677	16,226 16	5,026.23	7,659.12	40.0
1896	59,660	980 75	2.50	2,104.42	.3
1849	261,775	3,704.41	1,869 90	1,659 90	51.0
1861	2,095,851	21,169 17	14,910 91	10,844.92	47.8
1870	2,652,972	24,424 59	12,052.67	14,935.22	42.4
1860	3,646,449	49,422 57	14,922.22	16,073 74	30.2
1852	15,145,341	152,221.19	64,452.51	71,887 04	42.3
1895	1,009,224	12,410 00	6,924 00	6,953.00	53.8
1866	291,222	5,085.77	1,210.67	1,210 67	22.8
1896	562,687	6,054.15	5,263.91	5,263.91	88.9
1874	51,950	831.80		25 00	
1899	170,222	2,222.53	1,404 29	1,404.29	63.0
1863	1,006,403	14,059.42	3,202.62	4,262 57	27.0

TABLE No. 2—

NAME OF COMPANY.	LOCATION.
Fire Association of Philadelphia .....	Philadelphia, Pa. ....
Firemen's .....	Newark, N. J. ....
Firemans Fund .....	San Francisco, Cal. ....
Franklin Fire .....	Philadelphia, Pa. ....
German .....	Freeport, Ill. ....
Germania Fire .....	New York, N. Y. ....
German Alliance .....	New York, N. Y. ....
German American .....	New York, N. Y. ....
Girard Fire and Marine .....	Philadelphia, Pa. ....
Glens Falls .....	Glens Falls, N. Y. ....
Grand Rapids Fire .....	Grand Rapids, Mich. ....
Greenwich .....	New York, N. Y. ....
Hamburg-Bremen Fire—U. S. branch .....	New York, N. Y. ....
Hanover Fire .....	New York, N. Y. ....
Hartford Fire .....	Hartford, Conn. ....
Home .....	New York, N. Y. ....
Imperial Fire—U. S. branch .....	Roston, Mass. ....
Insurance Company of North America .....	Philadelphia, Pa. ....
Lancashire—U. S. branch .....	New York, N. Y. ....
Law Union and Crown Fire and Life—U. S. branch .....	New York, N. Y. ....
Lion—U. S. branch .....	Hartford, Conn. ....
Liverpool and London and Globe—U. S. branch .....	New York, N. Y. ....
London Assurance Corporation—U. S. branch .....	New York, N. Y. ....
London and Lancashire Fire—U. S. branch .....	Chicago, Ill. ....
Manchester Fire Assurance—U. S. branch .....	Chicago, Ill. ....
Manhattan Fire .....	New York, N. Y. ....
Manufacturers and Merchants .....	Pittsburg, Pa. ....
Mechanics .....	Philadelphia, Pa. ....
Mercantile Fire and Marine .....	Boston, Mass. ....
Merchants .....	Newark, N. J. ....
Merchants .....	Providence, R. I. ....
Michigan Fire and Marine .....	Detroit, Mich. ....
Milwaukee Mechanics .....	Milwaukee, Wis. ....
National Fire .....	Hartford, Conn. ....
National Standard .....	New York, N. Y. ....
Newark Fire .....	Newark, N. J. ....
New Hampshire Fire .....	Manchester, N. H. ....
Niagara Fire .....	New York, N. Y. ....
Northern Assurance—U. S. branch .....	New York, N. Y. ....
North British and Mercantile—U. S. branch .....	New York, N. Y. ....
North German Fire—U. S. branch .....	Chicago, Ill. ....
Norwalk Fire .....	Norwalk, Conn. ....
Norwood .....	New York, N. Y. ....
Northwestern National .....	Milwaukee, Wis. ....
Norwich Union—U. S. branch .....	New York, N. Y. ....
Orient .....	Hartford, Conn. ....
Pacific Fire .....	New York, N. Y. ....
Palatine—U. S. branch .....	New York, N. Y. ....
Pennsylvania Fire .....	Philadelphia, Pa. ....
Phoenix .....	Brooklyn, N. Y. ....
Phoenix .....	Hartford, Conn. ....
Phoenix Assurance—U. S. branch .....	New York, N. Y. ....
Providence Washington .....	Providence, R. I. ....
Prussian National—U. S. branch .....	Chicago, Ill. ....
Queen Insurance Company of America .....	New York, N. Y. ....

CONTINUED.

When organized.	BUSINESS IN 1897.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1820	2,576,817	42,581.88	34,165.60	30,067.01	77.9
1856	917,567	10,289.86	3,148.16	3,170.16	30.6
1863	1,187,513	16,525.87	10,685.63	9,354.33	64.7
1829	657,871	8,124.41	2,523.03	2,510.92	81.1
1865	8,887,713	152,509.98	53,660.88	56,191.21	85.2
1859	2,076,048	26,918.89	8,824.81	10,196.79	32.8
1897	193,510	2,487.60	1,610.04	2,050.00	64.7
1872	3,111,780	46,613.35	23,240.64	24,738.67	60.6
1853	1,279,841	15,394.09	4,679.60	7,026.94	30.4
1849	1,376,710	14,652.76	2,335.98	2,355.98	16.1
1882	1,428,307	16,575.81	7,429.14	8,052.06	44.8
1834	403,400	5,027.91	2,556.25	2,533.75	50.8
1854	631,959	9,839.77	3,748.43	3,718.48	39.1
1853	1,280,573	19,598.51	9,591.81	14,562.79	49.1
1810	8,781,818	116,311.84	28,591.44	35,626.00	24.6
1863	7,871,148	85,003.84	26,737.05	24,962.22	43.3
1803	570,454	8,756.81	8,298.28	3,704.96	94.8
1794	4,219,889	64,394.09	30,182.19	27,548.25	46.9
1852	4,179,825	30,589.70	9,089.08	9,520.60	39.5
1854	140,750	2,096.26			
1879	268,719	2,667.37	1,163.06	1,163.06	20.9
1836	3,927,622	52,225.51	22,497.63	21,902.68	42.2
1730	937,960	9,340.12	2,524.23	1,066.23	27.0
1861	931,934	14,337.81	4,267.96	5,473.21	29.8
1824	1,046,025	17,547.98	6,008.84	5,419.63	34.2
1869	327,023	3,039.44	11,338.59	5,528.58	372.8
1865	312,308	3,761.06	1,082.70	1,602.70	28.7
1854	379,542	4,630.22	2,760.79	2,750.79	56.9
1823	251,810	3,219.60	176.77	412.27	5.5
1858	1,118,650	11,507.30	6,030.65	8,240.58	52.4
1851	170,322	2,228.54	1,404.39	1,404.39	62.8
1831	259,850	3,509.30	2,916.61	2,911.61	53.1
1832	3,106,400	26,899.25	12,626.43	12,359.81	36.9
1869	4,810,521	66,185.55	23,258.79	24,956.65	19.1
1896	54,000	1,086.25			
1810	106,085	1,348.08	277.43	261.92	20.6
1869	1,870,695	22,523.53	8,872.88	12,135.47	37.1
1850	1,631,874	27,909.28	6,938.41	6,911.37	24.9
1826	1,132,607	17,711.61	3,461.96	5,450.25	19.5
1809	2,098,436	42,896.44	21,542.54	20,518.63	49.1
1868	455,615	6,998.43	6.43	598.98	.1
1859	55,417	839.67			
1895	25,000	338.25			
1869	5,707,394	66,188.34	16,478.77	16,599.19	24.2
1797	1,259,447	17,337.82	7,667.90	7,724.68	44.2
1867	1,424,856	16,654.34	6,701.87	4,784.05	40.2
1851	944,127	12,118.37	4,918.21	3,518.51	40.6
1896	566,626	9,516.59	917.69	1,066.23	9.6
1885	1,392,267	19,470.36	7,289.28	10,573.54	37.4
1853	8,989,136	63,815.06	23,501.30	25,625.39	36.8
1854	4,345,456	53,612.66	26,754.46	27,265.96	49.9
1738	2,392,543	19,405.59	8,882.21	11,187.00	45.8
1799	1,172,750	14,242.93	4,550.07	6,550.07	31.9
1845	896,723	12,478.80	8,065.54	9,442.07	59.8
1891	1,146,306	17,654.66	7,089.64	12,372.65	39.7

TABLE No 2—

NAME OF COMPANY.	LOCATION.
Reliance.....	Philadelphia, Pa.....
Rochester German.....	Rochester, N Y.....
Rockford.....	Rockford, Ill.....
Royal—U. S. branch.....	Chicago, Ill.....
Royal Exchange Assurance—U. S. branch.....	New York, N. Y.....
St. Paul Fire and Marine.....	St Paul, Minn.....
Scottish Union and National—U. S. branch.....	Hartford, Conn.....
Security.....	New Haven, Conn.....
Springfield Fire and Marine.....	Springfield, Mass.....
Spring Garden.....	Philadelphia, Penn.....
Sun Insurance office—U. S. branch.....	New York, N Y.....
Thuringia—U. S branch.....	Chicago, Ill.....
Traders.....	Chicago, Ill.....
Trans-Atlantic Fire—U. S. branch.....	Chicago, Ill.....
Union.....	Philadelphia, Penn.....
Union Assurance society—U. S. branch.....	New York, N. Y.....
Union Marine—U S branch.....	New York, N. Y.....
United States Fire.....	New York, N. Y.....
Victoria Fire.....	New York, N. Y.....
Westchester Fire.....	New York, N. Y.....
Western Assurance.....	Toronto, Canada.....
Williamsburg City Fire.....	Brooklyn, N. Y.....
Non-Iowa companies—total and average per cent.....	.....
Aggregate and average per cent of fire companies.....	.....
COMPANIES OTHER THAN FIRE.	
Alliance Hail and Cyclope Mutual.....	Austin, Minn.....
American Bonding and Trust company.....	Baltimore, Md.....
American Surety.....	New York, N. Y.....
Bankers Mutual Casualty.....	D s Moines, Iowa.....
City Trust, Safe Deposit and Surety company.....	Philadelphia, Penn.....
Employers Liability Assurance corporation—U. S. branch....	Boston, Mass.....
Fidelity and Casualty.....	New York, N. Y.....
Fidelity and Deposits company.....	Baltimore, Md.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance company..	Hartford, Conn.....
Lawyers Surety company.....	New York, N. Y.....
Lloyd's Plate Glass.....	New York, N. Y.....
London Guarantee and Accident—U. S branch.....	Chicago, Ill.....
Metropolitan Plate Glass.....	New York, N. Y.....
Minnesota Farmers Hall.....	Minneapolis, Minn.....
National Surety.....	New York, N. Y.....
New Jersey Plate Glass.....	Newark, N. J.....
New York Plate Glass.....	New York, N. Y.....
Preferred Accident.....	New York, N. Y.....
* Standard Life and Accident.....	Detroit, Mich.....
Union Casualty and Surety company.....	St. Louis, Mo.....
United States Casualty company.....	New York, N. Y.....
United States Fidelity and Guarantee company.....	Baltimore, Md.....
Total of companies other than fire and average per cent.....	.....
Grand total and average per cent.....	.....

\* Does no life business in Iowa.

## IOWA INSURANCE REPORT.

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CONTINUED.

When organized.	BUSINESS IN 1897.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1841	\$ 706,453	\$ 7,811.24	\$ 4,492.29	\$ 5,740.83	57.4
1872	543,170	6,802.79	2,538.55	2,838.55	41.7
1866	2,912,904	40,639.76	11,623.77	11,173.70	28.6
1845	2,552,912	33,390.86	12,121.00	10,798.81	37.4
1790	272,390	4,078.11	137.26	137.26	3.3
1865	2,505,401	32,150.09	10,391.97	10,674.32	33.3
1884	1,698,988	26,546.02	14,429.61	12,454.96	54.4
1841	1,136,683	11,968.26	6,737.98	6,498.78	56.3
1849	3,064,571	47,653.70	14,870.66	11,446.50	33.1
1835	550,970	5,851.81	2.36	302.36	.....
1710	936,414	12,809.75	5,332.66	4,870.00	41.7
1853	114,650	1,789.19	.....	.....	.....
1865	1,135,495	16,112.99	3,671.15	4,751.44	32.8
1872	412,140	6,208.76	8.26	245.76	.1
1804	350,405	4,186.41	2,132.93	1,571.06	50.9
1714	950,268	15,626.04	13,505.96	12,130.24	86.4
1863	3,536,592	1,460.80	.....	.....	.....
1824	835,468	4,031.76	592.37	592.37	14.7
1896	77,500	1,249.23	.....	4,203.83	.....
1837	1,970,550	25,824.34	11,652.43	11,732.01	41.1
1851	1,522,456	22,781.34	7,643.06	7,843.06	34.4
1853	723,065	8,496.56	1,394.56	1,306.53	15.2
.....	\$ 120,117,319	\$ 2,207,086.36	\$ 858,625.28	\$ 893,731.78	38.9
.....	\$ 209,187,497	\$ 4,122,150.89	\$ 1,555,562.55	\$ 1,586,185.37	37.1
1899	858,974	10,013.85	7,091.40	7,091.40	70.8
1884	20,000	80.00	.....	.....	.....
1884	1,180,960	6,577.96	.....	.....	.....
1896	763,000	4,649.07	612.43	612.43	13.1
1896	7,400	29.00	.....	.....	.....
1880	1,455,717	6,514.30	2,590.88	1,450.88	38.8
1876	892,000	6,271.81	9,666.04	9,666.04	154.1
1890	1,842,792	12,418.20	.....	.....	.....
1851	334,000	1,412.20	.....	.....	.....
1896	1,329,795	10,610.47	85.00	85.00	79.8
1899	2,000	10.00	.....	.....	.....
1899	187,183	4,618.60	940.21	468.21	20.4
1899	1,944,000	8,985.60	2,991.20	2,991.20	33.3
1874	89,555	1,850.95	457.07	457.07	24.7
1891	29,364	1,027.32	20.00	20.00	1.9
1897	33,978	108.22	.....	.....	.....
1898	94,530	1,698.12	324.65	334.65	12.2
1891	52,752	1,274.43	447.15	539.83	35.1
1893	50,000	107.00	.....	.....	.....
1884	1,580,000	20,861.16	6,127.65	6,727.65	32.2
1899	496,450	9,418.52	5,318.20	5,343.20	54.6
1895	2,177,500	4,025.60	1,511.43	1,536.43	37.3
1896	437,513	2,006.38	.....	.....	.....
.....	\$ 15,065,468	\$ 114,005.85	\$ 38,738.56	\$ 37,814.24	33.8
.....	\$ 224,582,965	\$ 4,306,756.76	\$ 1,594,301.11	\$ 1,622,999.61	37.0



TABLE

*An exhibit of the condition and business of Insurance Companies*

NAME AND LOCATION OF COMPANY,	CONDITION DECEMBER 31, 1897		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock
<b>IOWA COMPANIES.</b>			
American Mutual, Des Moines.....	Mutual	\$ 35,919.43	\$ 8,650.00
Anchor Mutual Fire, Des Moines....	Mutual	313,515.90	33,795.08
Atlas Mutual, Des Moines.....	Mutual	65,667.38	.....
Capital, Des Moines.....	25,000	145,085.45	94,197.65
Commercial Mutual Fire, Des Moines....	Mutual	47,321.20	11,694.78
Dairy Mutual, Lisbon.....	Mutual	61,763.16	1,037.31
Des Moines, Des Moines.....	25,000	385,592.01	338,011.29
Dubuque Fire and Marine, Dubuque....	100,000	373,666.74	187,353.31
Farmers, Cedar Rapids.....	100,000	550,830.43	480,344.33
Fidelity, Des Moines.....	25,000	115,217.80	89,706.40
Hawkeye, Des Moines.....	25,000	652,412.10	403,902.19
Iowa Merchants Mutual Fire, Burlington....	Mutual	74,963.45	5,966.55
Iowa State Mutual, Keokuk.....	Mutual	779,678.78	5,350.22
Merchants Brick Mutual, Des Moines....	Mutual	28,914.75	8,621.87
Merchants and Bankers Mutual, Des Moines	Mutual	241,691.05	19,665.79
Mill Owners Mutual Fire, Des Moines.....	Mutual	138,161.27	2,070.00
Security Fire, Davenport.....	100,000	2,3645.29	1,8825.66
State, Des Moines.....	100,000	382.92.27	289,740.73
Total Iowa companies.....	\$ 501,000	\$ 4,690,844.46	\$ 2,162,766.16
<b>OTHER THAN IOWA COMPANIES.</b>			
Etna, Hartford, Conn.....	4,000,000	12,689,089.93	7,655,170.62
Aachen and Munich, U. S. branch, Chicago, Ill.	None in U. S.	824,283.82	26,775.23
Agricultural, Watertown, N. Y.....	500,000	2,217,841.11	1,808,104.94
American, Boston, Mass.....	300,000	697,707.19	476,065.48
American, Newark, N. J.....	600,000	2,900,819.32	1,182,560.34
American Central, St. Louis, Mo.....	600,000	1,778,231.90	1,326,681.74
American Fire, Philadelphia, Pa.....	500,000	2,657,177.29	2,114,895.66
American Fire, New York, N. Y.....	400,000	1,104,116.33	786,137.99
Atlas Assurance—U. S. branch, Chicago, Ill.	None in U. S.	1,012,038.83	447,333.23
British America Assurance, Toronto, Can....	None in U. S.	1,198,176.91	713,576.81
Buffalo Commercial, Buffalo, N. Y.....	200,000	313,151.55	264,040.59
Buffalo German, Buffalo, N. Y.....	200,000	1,98,521.21	512,830.56
Caledonian, U. S. branch, New York, N. Y....	None in U. S.	2,161,056.81	1,130,294.04
Citizens, New York, N. Y.....	300,000	715,977.79	577,994.07
Citizens, Pittsburg, Pa.....	500,000	807,957.22	682,411.29
Commercial Union—U. S. br., New York, N. Y.	None in U. S.	3,628,297.13	2,141,390.56
Concordia Fire, Milwaukee, Wis.....	200,000	859,801.93	639,449.23
Connecticut Fire, Hartford, Conn.....	1,000,000	3,559,337.18	2,575,309.53
Continental, New York, N. Y.....	1,000,000	8,582,207.68	5,464,212.20
Delaware, Philadelphia, Pa.....	702,875	1,615,983.09	1,452,374.38
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,313,185.27	668,838.54
Eagle Fire, New York, N. Y.....	300,000	1,294,000.98	639,117.25
Erle Fire, Buffalo, N. Y.....	200,000	701,548.45	352,245.21
Equitable Fire and Marine, Providence, R. I.	300,000	736,884.22	544,533.85
Farmers Fire, York, Pa.....	Mutual	724,443.47	388,608.13

No. 3.

other than Life, operating in Iowa during the year 1897.

BUSINESS TRANSACTIONS DURING THE YEAR 1897.					
Net surplus.	Total cash income.	Total cash expenditures.	Amt. of risks written and re-written during the year.	Premiums received.	Losses paid.
\$ 58,887.80	10,835.02	10,230.37	766,670.00	58,929.12	3,639.75
	79,328.87	76,508.21	2,489,339.33	135,214.32	80,312.02
	37,727.98	38,393.71	3,743,830.98	62,271.65	12,296.48
	83,898.79	88,073.04	6,575,541.00	101,909.46	33,561.69
	15,893.41	16,593.20	474,005.00	35,221.61	7,110.20
	35,528.60	28,052.46	3,320,721.00	40,523.56	20,738.94
37,580.72	222,939.48	193,171.46	13,721,968.00	289,192.05	100,762.74
186,253.43	104,883.00	58,500.78	4,756,523.00	78,036.00	20,244.39
70,486.10	270,448.45	231,311.16	11,755,927.00	280,393.76	104,061.15
25,531.40	89,147.98	85,393.55	5,133,330.00	104,705.90	48,187.62
248,509.91	261,940.05	238,048.85	12,847,027.00	274,845.59	97,969.57
	34,367.42	33,160.54	1,541,573.00	44,457.33	11,213.38
	153,358.23	147,230.73	5,548,467.00	258,637.96	71,459.02
	6,632.37	7,506.22	144,700.00	14,725.17	2,610.80
	54,510.77	55,060.31	1,486,470.45	85,499.21	25,782.31
	74,045.44	70,258.85	244,100.00	12,268.75	51,786.91
33,810.63	60,249.29	120,374.94	3,516,053.00	58,443.77	16,120.36
102,254.54	129,936.77	114,369.03	5,662,408.00	134,902.33	55,414.07
\$ 758,853.53	\$ 1,733,499.97	\$ 1,594,237.41	\$ 83,723,329.76	\$ 2,153,269.54	\$ 716,795.38
4,433,719.36	4,276,634.38	3,952,804.13	469,624,377.00	4,712,802.60	1,926,642.12
5,065,528.50	445,090.87	311,243.19	41,914,462.00	529,717.45	110,751.70
433,736.17	961,214.67	965,487.20	182,813,100.00	1,511,725.25	489,384.21
151,611.81	207,220.40	187,347.22	22,071,177.00	234,609.60	89,984.01
1,718,238.98	668,613.66	511,947.05	77,674,872.00	717,697.92	222,036.65
401,578.16	849,784.19	779,766.52	75,371,350.00	945,551.42	411,267.62
542,501.61	1,430,939.34	1,414,914.42	13,389,924.00	1,642,827.48	696,702.78
315,778.34	561,948.52	483,391.02	89,776,430.00	671,421.08	2,246,508.08
564,716.60	735,678.73	744,507.74	64,901,042.00	767,66.34	294,359.34
484,900.10	1,106,077.84	1,061,041.66	119,197,930.00	1,359,865.82	602,587.38
49,110.06	196,732.49	79,018.39	10,591,021.00	117,765.76	43,537.03
1,383,621.65	427,010.18	379,060.66	39,593,119.00	425,012.84	178,701.74
1,032,758.77	1,402,532.77	1,281,401.47	150,649,290.00	1,688,673.41	699,022.44
127,493.72	478,389.92	494,901.51	67,158,723.00	535,110.59	258,270.68
118,545.93	251,613.62	227,488.34	22,656,487.00	266,324.19	113,213.67
1,436,906.57	2,489,205.33	2,272,579.54	314,280,033.00	2,920,257.76	1,179,480.09
330,352.70	450,582.49	384,874.89	46,294,786.00	554,826.47	194,115.71
984,017.65	1,814,791.46	1,672,832.15	155,122,989.00	1,938,533.42	802,786.69
3,117,985.48	4,050,111.44	3,302,622.89	461,225,461.00	4,150,221.02	1,714,641.47
163,608.78	786,953.33	730,277.34	80,787,561.00	896,824.23	356,493.36
626,946.73	286,203.65	236,707.25	22,889,238.00	266,079.61	92,537.81
754,886.68	397,835.80	355,669.00	43,939,938.00	293,784.07	91,455.08
549,506.24	333,249.94	296,376.64	18,478,275.00	248,296.54	21,489.13
192,850.87	230,851.67	277,753.19	30,264,242.00	350,088.16	153,786.22
336,840.34	404,810.69	363,651.07	37,292,534.00	436,950.11	214,417.62

TABLE NO. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1907.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
Fire Asso. of Philadelphia, Philadelphia, Pa.	\$ 500,000	\$ 6,015,300.62	\$ 4,815,103.46
Firemens, Newark, N. J.	600,000	2,282,124.94	938,610.70
Firemans Fund, San Francisco, Cal.	1,000,000	3,650,150.95	2,333,101.23
Franklin Fire, Philadelphia, Pa.	400,000	3,115,695.34	2,007,950.69
German, Freeport, Ill.	200,000	3,180,038.60	2,165,161.55
Germania Fire, New York, N. Y.	1,000,000	4,317,004.23	3,474,236.94
German Alliance, New York, N. Y.	200,000	440,235.90	306,954.12
German American, New York, N. Y.	1,000,000	7,738,730.23	4,059,730.85
Girard Fire and Marine, Philadelphia, Pa.	300,000	2,038,620.56	1,836,863.73
Glens Falls, Glens Falls, N. Y.	200,000	3,054,159.47	1,177,568.68
Grand Rapids Fire, Grand Rapids, Mich.	200,000	505,047.65	401,951.98
Greenwich, New York, N. Y.	200,000	1,455,432.11	1,619,303.24
Hamburg-Bremen Fire, U.S. br., New York, N.Y.	None in U.S.	1,589,490.68	887,302.70
Hanover Fire, New York, N. Y.	1,000,000	2,952,295.62	2,267,535.94
Hartford Fire, Hartford, Conn.	1,250,000	10,819,639.29	6,569,833.18
Home, New York, N. Y.	3,000,000	11,295,508.15	7,736,224.68
Imperial Fire—U. S. branch, Boston, Mass.	None in U.S.	1,394,134.07	906,219.61
Ins. Co. of North America, Philadelphia, Pa.	3,000,000	9,941,088.17	7,577,731.70
Lancashire—U. S. branch, New York, N. Y.	None in U.S.	2,402,906.09	1,688,356.06
Law Union & Crown—U.S. br., New York, N.Y.	None in U.S.	663,128.09	146,972.81
Lion—U. S. branch, Hartford, Conn.	None in U.S.	923,105.75	480,749.72
Liverpool & London & Globe—U.S. br., New York	None in U.S.	9,681,894.23	5,195,767.17
London Assurance Corp.—U. S. br., New York	None in U.S.	2,335,577.79	980,583.78
London & Lancashire—U. S. br., Chicago, Ill.	None in U.S.	2,792,315.04	1,712,430.45
Manchester Fire Ass'n—U.S. br., Chicago, Ill.	None in U.S.	2,072,119.92	1,274,790.15
Manufacturers & Merchants, Pittsburg, Pa.	250,000	589,288.53	450,020.44
Mechanics, Philadelphia, Pa.	250,000	987,768.60	680,890.60
Mercantile Fire and Marine, Boston, Mass.	400,000	635,769.79	560,587.29
Merchants, Newark, N. J.	400,000	1,619,123.22	1,227,670.69
Merchants, Providence, R. I.	200,000	607,263.27	410,748.04
Michigan Fire and Marine, Detroit, Mich.	400,000	787,823.25	607,696.84
Milwaukee Mechanics, Milwaukee, Wis.	200,000	2,545,082.20	1,130,247.86
Manhattan Fire, New York, N. Y.	250,000	653,874.90	475,704.51
National Fire, Hartford, Conn.	1,000,000	4,423,018.86	3,053,689.36
National Standard, New York, N. Y.	200,000	69,616.78	414,135.88
Newark Fire, Newark, N. J.	250,000	688,960.84	385,624.05
New Hampshire Fire, Manchester, N. H.	1,000,000	2,909,290.63	2,083,350.26
Niagara Fire, New York, N. Y.	500,000	2,724,477.45	2,010,711.42
Northern Assurance—U. S. br., New York, N.Y.	None in U.S.	1,972,997.63	1,063,470.59
N. British & Mercantile—U. S. br., New York	None in U.S.	4,840,129.07	3,179,728.67
North German Fire—U. S. br., Chicago, Ill.	None in U.S.	762,327.14	405,688.88
Norwalk Fire, Norwalk, Conn.	200,000	507,537.74	319,502.69
Norwood, New York, N. Y.	200,000	261,245.20	244,864.97
Northwestern National, Milwaukee, Wis.	600,000	3,400,558.58	1,683,449.83
Norwich Union—U. S. br., New York, N. Y.	None in U.S.	3,361,513.62	1,293,745.29
Orient, Hartford, Conn.	500,000	2,849,371.97	1,614,098.16
Pacific Fire, New York, N. Y.	200,000	520,730.96	555,664.00
Palatine—U. S. branch, New York, N. Y.	None in U.S.	2,813,013.50	1,644,362.21
Pennsylvania Fire, Philadelphia, Pa.	400,000	5,100,286.04	2,902,660.22
Phoenix, Brooklyn, N. Y.	1,000,000	5,663,437.73	4,442,180.44
Phoenix, Hartford, Conn.	2,000,000	5,538,379.50	4,515,461.13
Phoenix Assurance—U. S. br., New York, N.Y.	None in U.S.	3,055,707.96	1,796,536.96
Providence-Washington, Providence, R. I.	400,000	1,844,466.57	1,429,266.75
Prussian National—U. S. br., Chicago, Ill.	None in U.S.	761,591.84	398,209.03
Queen Ins. Co. of America, New York, N. Y.	800,000	4,477,049.63	2,333,726.23

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BUSINESS TRANSACTIONS DURING THE YEAR 1907.					
Net surplus.	Total cash in- come.	Total cash ex- penditures.	Amt. of risks written and renewed dur- ing the year.	Premiums re- ceived.	Losses paid.
\$ 1,390,197.16	\$ 2,975,775.41	\$ 2,596,331.00	\$ 296,184,536.00	\$ 3,317,357.37	\$ 1,351,057.41
1,343,514.24	470,735.23	374,196.63	38,925,953.00	409,113.63	149,626.96
1,267,049.73	1,012,130.66	1,700,553.56	232,362,590.00	2,564,787.01	982,374.31
1,107,735.72	597,548.11	609,861.90	49,191,904.00	528,860.03	185,669.95
1,020,977.05	1,475,360.43	1,397,696.18	111,972,636.00	1,607,958.77	672,626.10
1,842,787.29	1,374,918.07	1,049,613.13	206,187,995.00	1,623,051.37	431,815.80
130,231.78	263,575.26	75,373.93	94,567,407.00	331,371.43	35,668.67
3,678,909.33	3,024,694.53	2,438,980.39	415,515,733.00	3,337,063.25	1,233,306.63
699,765.88	551,174.68	486,177.24	47,162,590.00	463,896.04	176,542.93
1,876,590.79	981,606.11	774,881.32	91,636,696.00	987,144.59	399,239.93
108,065.67	263,079.09	321,334.93	28,350,497.00	344,462.40	121,215.17
436,126.87	945,473.12	899,154.01	172,132,223.00	1,119,233.63	473,406.08
708,177.96	1,151,235.68	1,067,958.90	111,698,598.00	1,350,027.35	581,968.29
584,970.26	1,604,538.94	1,323,365.81	157,078,711.95	1,796,592.61	731,778.60
4,249,793.11	6,139,566.98	5,560,018.08	591,313,441.00	7,236,258.32	3,312,619.45
3,570,268.47	5,106,984.15	4,308,669.56	720,943,691.00	5,990,794.33	2,303,396.53
999,914.46	1,199,123.53	1,151,505.98	132,237,590.00	1,443,322.23	579,334.07
2,563,236.47	5,509,656.84	5,591,444.43	966,374,919.00	6,897,512.20	3,418,436.32
714,552.03	2,082,941.29	1,969,494.04	234,302,375.00	2,622,303.51	963,907.75
631,155.28	787,253.81	124,267.54	24,451,616.00	314,906.47	10,664.52
465,356.03	614,697.39	572,069.87	71,008,492.00	807,342.11	308,353.23
4,436,097.05	5,437,394.94	4,314,869.37	745,568,123.00	7,063,763.31	2,645,435.43
1,345,994.01	1,979,910.29	1,354,293.15	238,539,702.00	1,533,060.33	641,700.43
1,060,354.59	1,917,835.49	1,320,619.57	301,365,973.00	2,533,037.40	756,345.60
797,536.77	1,412,454.94	1,173,979.50	154,134,320.00	1,726,946.56	650,422.85
139,368.09	264,760.32	211,793.72	25,181,945.97	268,051.44	103,904.23
267,908.00	376,135.25	253,803.63	25,202,915.00	266,454.63	110,112.00
75,182.50	186,365.15	173,211.59	31,165,675.00	321,613.93	30,301.84
361,351.53	1,004,087.54	923,603.94	107,593,761.00	1,140,566.50	468,519.73
196,515.28	266,185.65	261,697.46	26,396,336.00	306,632.40	131,470.39
180,136.41	233,930.71	234,119.30	26,191,923.00	307,745.30	120,685.34
1,364,334.34	1,106,395.27	902,377.59	92,307,175.40	1,266,133.50	522,058.13
177,970.39	499,304.35	702,579.65	54,120,849.00	793,106.80	355,699.97
1,890,419.50	2,376,401.42	1,918,563.31	217,035,639.00	2,510,233.39	973,171.30
973,450.90	269,225.77	307,723.06	51,712,325.00	510,490.87	131,630.13
308,336.29	169,441.93	153,636.14	18,364,321.00	165,746.25	56,090.13
840,940.17	1,147,300.69	963,773.64	108,636,111.00	1,227,919.23	472,730.35
713,766.03	1,780,780.36	1,595,511.14	212,375,658.00	2,132,395.22	740,611.51
899,237.04	1,118,160.36	1,124,023.16	135,616,307.00	1,435,641.56	529,927.13
2,110,390.40	2,337,570.55	2,497,763.49	397,906,746.00	3,024,238.59	1,317,068.84
346,623.26	469,501.09	359,792.43	49,658,977.00	605,715.81	307,616.84
139,334.75	132,166.97	111,533.84	26,073,616.00	230,248.98	53,477.69
16,980.23	17,121.77	7,679.96	4,124,083.00	51,241.40	364.15
712,109.25	1,123,704.87	807,586.99	108,041,290.00	1,143,601.19	316,995.33
1,022,763.38	1,643,101.68	1,461,703.17	183,552,345.00	1,932,313.90	796,175.24
735,373.41	1,349,872.16	1,214,633.77	124,193,413.00	1,639,175.49	603,477.33
963,063.96	306,755.10	343,753.25	50,251,677.00	484,694.33	170,541.25
1,167,621.39	2,100,757.41	2,114,133.17	230,791,940.00	2,493,764.55	1,197,298.39
2,197,725.73	1,973,798.37	1,651,143.61	224,998,353.00	2,316,195.47	897,316.80
1,330,307.39	2,460,886.13	3,211,373.44	339,630,696.00	3,838,187.23	1,740,049.36
1,023,915.37	3,149,330.78	2,997,746.10	313,717,320.00	3,373,914.24	1,646,585.46
1,354,151.01	2,109,535.13	1,909,756.47	373,723,160.00	3,233,340.14	1,063,906.88
335,077.75	1,512,694.84	1,397,739.51	263,895,972.00	1,880,266.61	716,641.53
863,635.51	456,516.66	413,775.31	44,653,503.00	559,861.05	222,130.34
2,143,311.33	2,035,758.57	1,860,823.73	232,416,106.00	2,460,630.14	963,301.73

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1897.		
	Paid up capital stock.	Total gross assets.	Total liabilities including paid up capital stock.
Reliance, Philadelphia, Pa.....	\$ 300,000	\$ 1,032,135.67	\$ 785,567.82
Rochester German, Rochester, N. Y.....	300,000	1,017,597.12	532,424.96
Rockford, Rockford, Ill.....	200,000	1,145,776.82	961,652.99
Royal—U. S. branch, Chicago, Ill.....	None in U.S.	7,832,822.95	4,914,537.10
Royal Ex. Assurance—U. S. br., San Francisco	None in U.S.	867,020.97	297,296.05
St. Paul Fire & Marine, St. Paul, Minn.....	500,000	2,363,705.05	1,631,691.96
Scottish Union & Ntl.—U. S. br., Hartford, Conn.	None in U.S.	4,054,487.46	2,124,927.57
Security, New Haven, Conn.....	200,000	823,576.81	617,491.43
Springfield Fire & Marine, Springfield, Mass.	1,500,000	4,443,824.29	3,092,924.34
Spring Garden, Philadelphia, Pa.....	400,000	1,547,391.44	1,355,914.04
Sun Ins. Office—U. S. branch, New York, N. Y.	None in U.S.	2,864,021.78	1,577,052.02
Thuringa—U. S. branch, Chicago, Ill.....	None in U.S.	510,474.87	257,419.00
Traders, Chicago, Ill.....	500,000	1,875,918.94	1,051,481.33
Trans-Atlantic Fire—U. S. br., Chicago, Ill.....	None in U.S.	780,811.78	406,535.91
Union, Philadelphia, Pa.....	200,000	659,820.04	489,426.83
Union Assurance Soc.—U. S. br., New York.	None in U.S.	1,482,655.11	727,997.92
Union Marine—U. S. branch, New York, N. Y.	None in U.S.	602,155.65	111,816.11
United States Fire, New York, N. Y.....	250,000	713,742.06	507,396.81
Victoria, New York, N. Y.....	300,000	295,608.10	265,479.01
Westchester Fire, New York, N. Y.....	300,000	2,480,121.84	1,490,294.23
Western Assurance, Toronto, Canada.....	None in U.S.	1,685,940.56	1,079,659.24
Williamsbury City Fire, Brooklyn, N. Y.....	250,000	1,782,483.30	847,335.44
Total non-Iowa companies.....	\$ 42,652,875	\$267,427,712.53	\$ 162,614,601.77
Total of fire companies.....	\$ 43,152,875	\$262,037,557.99	\$ 164,777,367.93
COMPANIES OTHER THAN FIRE.			
Alliance Hall & Cyclone Mut Austin, Minn..	Mutual	55,878.35	800.00
Amer. Bonding & Trust Co., Baltimore, Md..	500,000	665,120.90	589,445.30
American Surety, New York, N. Y.....	2,500,000	5,529,646.07	3,747,819.86
Bankers Mut. Casualty Co., Des Moines, Iowa	Mutual	53,995.35	40,383.91
Employers Liability Assurance Corporation—U. S. branch, Boston, Mass.....	None in U.S.	1,144,203.23	731,697.07
City Trust, Safe Dep. & Sur. Co., Philadelphia	500,000	2,759,981.66	2,580,163.82
Fidelity & Casualty, New York, N. Y.....	250,000	2,790,590.57	2,327,991.12
Fidelity & Deposit Co., Baltimore, Md.....	1,000,000	2,500,524.33	1,461,427.18
Guarantee Co. of North A., Montreal, Can....	804,600	951,737.26	511,396.92
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.....	500,000	2,237,638.81	1,790,479.15
Lawyers Surety, New York, N. Y.....	500,000	710,028.38	547,195.79
Lloyd's Plate Glass, New York, N. Y.....	250,000	714,627.78	466,340.86
London Guar. & Ac.—U. S. br., Chicago, Ill...	None in U.S.	909,471.07	590,158.12
Metropolitan Plate Glass, New York, N. Y...	100,000	512,862.52	249,740.15
Minnesota Farmers Hall, Minneapolis, Minn.	Mutual	16,512.24	.....
National Surety Co., New York, N. Y.....	500,000	1,183,732.85	643,694.59
New Jersey Plate Glass, Newark, N. J.....	100,000	167,470.26	143,918.78
New York Plate Glass, New York, N. Y.....	100,000	365,172.79	218,042.01
Preferred Accident, New York, N. Y.....	100,000	552,145.88	410,351.87
* Standard Life & Accident, Detroit, Mich...	200,000	850,908.78	775,658.16
Union Casualty & Surety Co., Baltimore, Md.	250,000	718,902.54	660,078.60
United States Casualty Co., New York, N. Y.	300,000	768,527.29	678,497.44
U. S. Fidelity & Guaranty Co., Baltimore, Md.	805,860	887,613.40	883,339.18
Total of companies other than fire...	\$ 8,760,460	\$ 27,048,287.81	\$ 20,049,806.71
Grand total.....	\$ 51,913,335	\$289,085,845.80	\$ 184,827,177.64

\*Does no life business in Iowa.

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1897.					
Net surplus.	Total cash income.	Total cash expenditures.	Amt. of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 206,667.86	\$ 286,877.69	\$ 299,308.24	\$ 26,612,055.00	\$ 395,654.36	\$ 130,734.90
485,162.14	350,856.44	302,797.83	46,184,430.00	493,555.22	127,998.76
124,123.83	617,690.06	511,541.37	70,593,051.00	874,242.69	211,323.44
226,066.85	5,191,419.08	5,107,300.58	704,857,440.95	5,995,897.74	2,539,666.24
509,724.92	432,567.90	372,720.56	88,033,219.00	451,000.34	124,226.08
732,013.09	1,063,214.42	1,551,826.85	130,920,965.00	1,895,986.26	859,181.03
1,911,559.89	2,514,350.09	2,150,924.83	336,598,928.00	3,201,387.45	1,241,338.83
246,085.38	526,645.84	461,390.75	60,889,918.00	643,519.43	258,657.11
1,350,999.95	1,920,832.52	1,689,437.10	190,543,690.00	2,136,672.59	809,512.15
191,477.40	611,306.67	599,937.14	88,071,794.82	837,918.05	234,486.26
1,086,992.76	1,743,388.94	1,680,564.35	210,162,228.00	1,987,709.84	819,006.96
253,465.37	376,030.92	232,620.65	44,519,941.46	597,709.70	107,460.73
824,437.61	764,954.48	614,561.54	67,247,669.00	847,571.69	325,282.39
374,273.87	497,770.64	477,930.86	58,405,410.00	665,381.91	257,741.39
170,393.21	326,308.66	307,571.14	33,046,778.00	861,415.05	155,144.58
754,657.19	1,509,908.08	1,174,631.46	145,358,177.00	1,445,791.79	423,064.16
490,239.54	258,302.85	251,611.11	77,536,488.00	291,831.71	84,394.16
206,355.25	324,371.85	286,923.16	35,297,538.00	332,029.04	130,896.83
30,130.09	85,768.04	41,044.98	10,341,770.00	103,961.49	24,357.60
989,827.61	1,355,570.41	1,132,839.37	131,165,231.00	1,466,726.37	589,466.14
606,261.32	1,766,532.07	1,665,078.07	190,940,038.00	2,046,187.39	972,903.80
935,147.86	709,767.67	583,596.14	78,340,123.00	695,383.82	232,257.96
\$94,812,111.76	\$123,962,697.68	\$108,711,389.22	\$15,736,969,222.65	\$156,093,573.15	\$ 61,124,833.49
\$95,571,465.29	\$126,696,397.85	\$110,305,626.63	\$15,820,697,552.41	\$158,148,842.69	\$ 61,841,131.87
75,675.00	44,880.73	55,126.22	1,458,881.00	52,338.92	36,764.63
1,791,826.19	1,499,297.34	1,453,220.80	288,699,346.70	1,403,553.49	481,126.28
13,610.44	51,729.24	26,668.85	3,049,200.00	53,599.57	2,231.55
412,306.16	1,108,937.45	1,076,741.96	281,712,047.00	1,252,038.56	620,659.51
179,817.84	292,853.72	279,373.09	59,836,325.44	226,126.21	48,013.70
462,599.44	3,060,560.15	2,923,949.88	801,072,787.82	3,923,445.64	1,453,501.13
1,037,097.15	900,529.71	642,394.21	149,176,060.16	845,243.03	149,477.12
440,236.34	280,966.48	179,007.18	53,116,810.00	269,746.29	33,789.15
447,159.66	995,676.44	886,675.55	111,840,543.00	976,500.89	59,287.03
162,882.59	112,656.69	79,079.50	45,444,186.71	180,306.99	3,844.98
245,256.92	416,030.87	376,598.65	15,941,101.00	417,016.16	124,725.27
319,312.95	748,699.20	680,712.95	93,415,850.00	850,358.74	337,697.30
263,122.37	379,044.81	240,819.16	12,346,898.00	304,502.43	85,799.11
540,692.46	718,043.76	94,350.26	44,396,031.00	160,509.19	7,508.50
34,550.48	84,881.80	75,243.15	3,919,488.00	97,401.00	26,090.01
167,180.76	283,674.08	186,673.37	11,701,123.36	275,211.23	63,234.42
141,798.51	946,645.43	804,043.77	711,325,000.00	780,370.08	336,640.39
75,245.62	363,066.67	971,531.48	176,075,650.00	1,171,896.48	525,531.74
58,823.94	835,843.02	871,152.35	132,186,372.00	1,029,373.38	473,882.88
90,629.65	738,804.76	595,112.82	441,104,051.00	961,675.83	244,397.85
4,394.28	686,620.17	74,286.76	29,345,376.53	113,505.54	1,644.84
\$ 6,225,897.51	\$ 14,579,893.16	\$ 12,698,571.83	\$ 3,490,643,637.54	\$ 15,429,812.13	\$ 5,154,924.57
\$192,497,322.80	\$150,376,200.01	\$128,994,197.95	\$19,311,841,179.95	\$173,578,654.82	\$ 66,996,056.44

TABLE

*A classified exhibit of gross assets December 31, 1897, of*

NAME OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
American Mutual.....				
Anchor Mutual Fire.....				
Atlas Mutual.....				\$ 45.00
Capital.....	\$ 29,772.13	\$ 16,318.20		4,816.01
Commercial Mutual.....				
Dairy Mutual.....				
Des Moines.....	33,485.70	78,226.13		
Dubuque Fire and Marine.....		271,342.00		20,500.00
Farmers.....	49,834.84	213,306.80		12,000.00
Fidelity.....	12,692.00	17,895.00		5,000.00
Hawkeye.....	81,672.17	263,539.28		9,600.00
Iowa Merchants Mutual.....				
Iowa State.....	8,000.00			
Merchants Brick Mutual.....				
Merchants and Bankers Mutual Fire.....				
Mill Owners Mutual Fire.....		23,600.00		
Security Fire.....	2,906.01	135,139.34		16,400.00
State.....	104,756.40	60,850.00		15,325.00
Total of Iowa companies.....	\$ 323,119.25	\$1,080,216.75		\$ 84,696.01
OTHER THAN IOWA COMPANIES.				
Aachen and Munich Fire—U. S. branch.....			\$ 352,000.00	\$ 275,000.00
Ætna.....	\$ 226,000.00	\$ 86,000.00	210,700.00	10,305,429.70
Agricultural.....	262,555.00	1,063,549.19		330,000.00
American—Massachusetts.....			7,695.00	517,536.50
American—New Jersey.....	228,884.80	1,004,520.75	11,000.00	931,862.50
American Central.....	500,000.00	37,117.30	56,000.00	861,300.00
American Fire—New York.....		14,500.00	225,500.00	690,456.00
American Fire—Pennsylvania.....	305,850.40	1,178,505.93		822,415.00
Atlas Assurance—U. S. branch.....			337,500.00	510,712.50
British American Assurance.....			310,062.50	696,740.50
Buffalo Commercial.....		114,050.00	12,430.00	130,000.00
Buffalo German.....	310,299.10	581,210.00		756,294.00
Caledonian—U. S. branch.....			337,500.00	1,594,033.25
Citizens—New York.....	100,000.00	21,300.00	168,750.00	333,510.00
Citizens—Pennsylvania.....	120,000.00	338,509.70		236,032.50
Commercial Union—U. S. branch.....	888,148.69	24,000.00	478,125.00	1,355,220.00
Concordia Fire.....		499,705.00		243,211.59
Connecticut Fire.....	309,225.00	1,090,659.00		1,995,756.00
Continental.....	1,106,250.00	85,250.00		6,524,221.00
Delaware.....	160,000.00	121,200.00	112,166.67	900,872.09
Detroit Fire and Marine.....	181,806.07	918,978.83	45,600.00	34,000.00
Eagle Fire.....	425,000.00	23,060.00		776,202.00
Eric Fire—New York.....		571,129.00		
Equitable Fire and Marine.....	124,000.00	143,950.00	56,500.00	340,001.50
Farmers Fire.....	48,300.00	207,310.00	84,187.50	263,616.77

## No. 4.

*Insurance Companies, other than Life, doing business in Iowa.*

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premi- ums in course of collection not over three mos. past due.	Amount of pre- mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not sufficiently avail- able.
		\$ 404.65		\$ 35,514.78		\$ 35,919.43	\$ 453.34
		10,873.03	901.11	301,736.76		313,515.90	583.70
		16,313.85	1,065.63	47,045.05	337.33	65,367.38	725.40
	\$ 811.70	11,753.04	8,765.72	73,797.23	2,046.43	148,935.45	
		470.43	1,287.43	45,563.35		47,321.20	
		7,476.14	2,315.19	53,071.33		61,763.16	
\$ 1,835.91	1,631.30	16,305.93	16,517.23	137,634.99	79,374.58	395,592.01	
15,900.00	13,903.53	23,069.10	4,337.75	15,304.25		373,603.74	300.00
	25,500.84	7,935.73	19,030.11	152,035.32	87.00	550,330.43	
	1,648.05	3,754.23	16,330.70	47,672.93	10,194.39	115,337.80	
2,111.20	7,652.34	53,536.68	15,576.76	130,936.23	87,797.54	652,413.10	71,548.63
		2,609.91	1,633.32	70,720.72		74,333.45	1,317.00
		77,051.51	15,233.53	666,325.98	12,467.76	779,574.73	
		338.65	400.72	33,175.33		23,514.75	
		5,963.14	3,169.14	177,510.46	54,955.31	241,601.05	
	350.73	9,061.19		105,152.35		133,164.37	
9,659.60	3,734.70	20,330.44	5,300.13	10,345.07		203,645.29	
	4,584.15	18,443.43	25,261.11	143,800.08	4,596.10	233,935.27	70,432.37
\$ 32,536.71	\$ 59,707.09	\$ 361,342.12	\$ 133,016.09	\$ 32,273,162.76	\$ 252,047.68	\$ 4,609,344.46	\$ 145,263.33
	\$ 1,275.00	\$ 145,034.80	\$ 49,374.23			\$ 324,233.33	\$ 370.52
\$ 3,000.00	765.12	734,811.26	622,732.30			12,099,090.98	13,333.55
224,593.32	33,303.52	173,708.80	154,355.23		\$ 7,705.00	2,243,841.11	34,500.00
15,000.00	2,367.35	39,334.23	25,413.45			607,707.19	
	35,773.61	42,930.23	43,433.13		2,459.27	2,900,319.32	70,000.00
94,000.00		108,303.15	81,641.55			1,733,261.90	
35,000.00	8,053.17	34,363.52	96,233.64			1,102,016.33	
99,300.00	30,035.46	94,403.06	103,330.93		23,306.52	2,657,197.39	
	8,447.50	33,707.30	72,063.53			1,013,029.33	
	14,627.59	41,652.69	133,960.72	12,123.91		1,193,175.91	
	1,444.33	43,166.73	8,423.91	631.03		313,151.55	
37,900.00	7,960.67	133,644.37	45,200.24	4,333.24	2,339.59	1,923,521.21	
	23,734.13	94,566.93	112,279.52	404.05	533.33	2,163,056.31	4,107.72
30,000.00	5,591.50	47,269.93	98,077.93		1,393.33	715,397.79	
47,150.00	5,319.33	34,975.45	23,521.53		1,057.33	307,537.23	
	24,129.97	500,561.21	347,137.01	1,375.00	9,577.35	3,633,297.13	3,645.33
	11,441.33	43,919.22	62,534.73			359,301.93	90,731.53
2,000.00		133,365.73	161,155.70	2,125.75		3,552,237.13	
	68,907.33	237,272.41	553,455.61		1,230.34	3,532,207.63	
55,000.00	15,404.33	101,233.53	137,436.35	1,569.27		1,615,333.09	23,500.00
3,500.00	44,233.70	59,035.56	23,533.60	135.56	2,342.95	1,313,135.27	2,037.99
	6,315.50	31,972.90	27,647.19		3,963.34	1,394,000.93	
	9,634.63	31,455.63	39,103.19			701,543.45	
		21,051.01	49,336.71		1,435.00	736,334.23	
20,300.00	6,099.41	54,333.46	43,263.33		27.50	734,443.47	



TABLE No. 4—

NAME OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Fire Association of Philadelphia.....	\$ 276,800.00	\$2,108,135.31		\$ 2,646,113.12
Firemens.....	130,203.62	1,127,700.00	\$ 5,100.00	981,665.00
Firemans Fund.....	379,200.00	463,484.85		1,913,480.00
Franklin Fire.....	247,000.00	204,558.00		2,494,944.00
German.....	181,979.23	1,806,171.50		633,340.00
Germania Fire.....	615,000.00	209,100.00	694,125.00	3,451,380.00
German American.....	15,000.00	58,000.00	1,219,875.00	5,749,738.00
German Alliance.....			818,750.00	72,350.00
Girard Fire and Marine.....	365,200.00	795,910.00	82,440.00	440,191.53
Glen's Falls.....	58,750.00	1,124,366.18		1,517,777.37
Grand Rapids Fire.....	4,000.00	250,830.50	25,000.00	23,110.00
Greenwich.....	200,000.00		52,080.00	991,815.00
Hamburg-Bremen Fire—U. S. branch.....			112,250.00	1,222,762.00
Hanover Fire.....	450,000.00	7,000.00	80,130.00	2,067,918.00
Hartford Fire.....	647,000.00	1,554,590.00		6,724,568.75
Home.....	1,744,014.55	335,612.33	536,425.00	7,449,896.69
Imperial Fire—U. S. branch.....	476,684.70		539,922.50	571,895.00
Insurance Company of North America.....	540,986.99	2,386,743.49	142,250.00	5,078,190.00
Lancashire—U. S. branch.....	385,585.72		562,500.00	1,004,157.50
Law Union and Crown—U. S. branch.....			257,000.00	344,322.50
Lion—U. S. branch.....	4,500.00	239,687.50	56,125.00	481,552.50
Liverpool and London and Globe—U. S. br.....	1,745,000.00	3,674,371.14	1,255,400.00	1,330,850.00
London Assurance Corporation—U. S. br.....		28,000.00	708,750.00	1,366,015.00
London and Lancashire Fire—U. S. br'nc'h.....	299,125.00		403,532.17	1,614,479.18
Manhattan Fire.....			64,500.00	476,615.00
Manchester Fire Assurance—U. S. branch.....		850.00	197,312.50	1,349,205.00
Manufacturers and Merchants.....	45,000.00	281,381.67		188,805.00
Mechanics.....	80,000.00	348,085.00		406,775.50
Mercantile Fire and Marine.....		135,600.00		438,655.00
Merchants—New Jersey.....	356,099.43	206,800.00	28,125.00	759,749.50
Merchants Ins. Co. in Providence—Rhode I.....		117,750.00	28,125.00	364,129.50
Michigan Fire and Marine.....	89,763.01	519,120.70		43,350.00
Milwaukee Mechanics.....	45,000.00	1,227,171.78		893,268.30
National Fire.....	252,978.40	774,015.97	54,000.00	2,716,129.00
National Standard.....			500,000.00	104,590.10
Newark Fire.....	61,700.00	271,480.00	33,600.00	975,461.00
New Hampshire Fire.....	117,247.31	655,001.99	112,500.00	1,671,454.00
Niagara Fire.....	1,000,000.00	302,700.00	135,975.00	933,980.00
Northern Assurance—U. S. branch.....	115,000.00		484,087.50	1,151,385.00
North British and Mercantile.....			865,884.00	2,618,709.00
North German Fire—U. S. branch.....		74,000.00	246,950.00	157,460.00
Norwood.....				196,650.00
Northwestern National.....		1,015,556.67	234,000.00	895,970.00
Norwalk Fire.....			129,208.24	223,844.33
Norwich Union—U. S. branch.....		40,000.00	422,612.50	1,569,242.50
Orient.....	63,851.03	270,064.66		1,744,917.30
Pacific Fire.....		259,000.00	191,812.50	226,970.00
Palatine—U. S. branch.....		50,000.00		1,785,752.00
Pennsylvania Fire.....	182,500.00	629,800.00	107,850.00	3,222,095.00
Phoenix.....	549,000.00	115,900.00	594,990.00	3,365,065.00
Phoenix.....	537,696.67	122,340.70		4,077,122.00
Phoenix Assurance—U. S. branch.....			661,975.00	1,518,497.50
Providence Washington.....				1,551,070.00
Prussian National—U. S. branch.....	800.00		253,175.00	402,597.50
Queen Insurance Company of America.....	714,970.57		444,078.59	2,915,585.69

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three mos. past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 107,000.00	\$ 74,422.24	\$ 216,422.77	\$ 511,204.44	.....	\$ 5,098.44	\$ 6,045,300.02	\$ 81,750.00
180,898.34	24,475.59	22,568.19	29,217.21	.....	125.21	2,222,124.94	.....
61,600.00	9,862.29	259,896.01	248,238.62	\$ 10,888.54	7,470.49	3,650,150.95	.....
26,966.16	3,727.29	104,005.75	57,967.79	.....	.....	3,115,895.24	.....
.....	98,986.96	201,459.75	279,263.00	.....	.....	3,186,038.00	.....
.....	9,456.25	104,523.02	210,171.87	.....	3,298.09	4,217,004.23	.....
.....	10,981.08	226,128.96	299,091.21	.....	.....	7,728,720.23	.....
.....	.....	35,073.79	14,067.11	.....	.....	440,235.90	.....
82,530.00	17,943.13	127,675.81	78,407.58	24,106.78	10,305.68	2,095,539.63	.....
4,000.00	15,158.55	267,171.49	75,632.21	1,813.17	.....	3,064,159.47	.....
.....	.....	.....	.....	.....	.....	.....	.....
65,925.00	5,001.47	86,536.09	84,044.59	.....	.....	505,047.05	.....
.....	487.50	67,061.74	122,775.73	20,262.14	.....	1,455,422.11	.....
.....	19,029.16	62,370.01	113,069.42	.....	.....	1,599,480.08	3,284.09
5,500.00	17,635.41	99,446.73	203,994.37	.....	871.12	2,952,395.63	.....
14,300.00	23,995.24	815,769.49	1,022,871.27	.....	1,084.44	10,819,629.29	.....
.....	.....	.....	.....	.....	.....	.....	.....
126,725.00	56,855.24	554,222.51	460,456.02	2,205.71	.....	11,296,502.15	511.91
.....	5,001.06	128,520.85	161,057.75	954.81	3,906.30	1,898,124.07	.....
25,000.00	51,422.90	779,947.15	861,574.21	.....	64,599.43	9,941,068.17	.....
.....	.....	201,220.96	249,288.91	.....	.....	2,402,908.09	.....
.....	.....	54,924.17	11,871.43	.....	.....	668,128.09	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	10,880.65	121,111.19	62,296.01	.....	.....	926,105.75	.....
.....	52,024.55	677,622.10	940,141.95	.....	16,374.48	9,681,864.22	.....
.....	5,989.59	123,370.22	187,441.22	15,327.68	224.01	2,325,577.79	.....
.....	26,226.65	171,945.24	261,836.73	.....	15,630.07	3,792,815.04	282.23
.....	.....	37,222.20	75,227.20	.....	.....	653,674.90	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	7,945.70	217,268.68	193,573.71	.....	6,489.33	2,072,119.93	.....
5,400.00	4,906.08	21,353.12	21,560.81	.....	981.85	569,288.53	.....
15,800.00	9,185.20	21,512.65	46,710.15	.....	.....	987,768.00	.....
.....	2,772.74	28,904.12	19,884.93	.....	.....	635,769.79	.....
5,000.00	9,890.23	48,226.64	115,772.75	.....	559.68	1,619,122.22	1,022.74
.....	.....	.....	.....	.....	.....	.....	.....
5,000.00	4,025.05	51,225.70	22,226.17	14,721.85	.....	607,263.27	.....
.....	17,080.26	75,540.24	26,099.76	.....	1,999.16	767,222.25	.....
.....	265,870.63	193,586.54	109,615.05	570.00	.....	2,545,062.20	.....
.....	.....	249,196.79	285,692.70	.....	.....	4,423,018.06	.....
.....	29,015.67	20,015.67	54,219.44	.....	.....	662,616.78	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	7,675.64	24,221.72	14,175.63	187.00	358.24	688,960.24	.....
63,200.00	.....	177,270.29	112,116.94	.....	.....	2,909,290.52	.....
.....	7,493.47	120,265.82	211,127.28	323.24	7,599.42	2,724,477.45	.....
.....	20,217.27	72,854.27	175,986.77	2,586.72	.....	1,972,697.63	816.88
.....	64,915.00	441,880.73	205,299.22	1,917.87	1,542.22	4,220,129.07	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	5,080.67	117,877.20	150,765.20	.....	254.07	753,227.14	.....
.....	2,142.72	21,674.20	20,872.18	.....	.....	261,245.20	.....
.....	11,962.01	124,829.61	122,220.29	.....	.....	2,400,558.68	.....
.....	6,275.24	55,646.29	22,742.22	.....	20.12	507,627.74	.....
.....	24,747.52	191,476.85	142,222.94	.....	.....	2,221,512.62	.....
.....	.....	.....	.....	.....	.....	.....	.....
1,750.00	12,021.42	120,422.92	121,125.67	.....	207.90	2,249,271.97	.....
1,000.00	2,650.22	21,026.52	57,050.99	.....	200.00	220,720.92	.....
.....	12,627.50	202,214.19	224,129.21	.....	.....	2,212,012.50	.....
62,250.00	19,115.42	122,622.42	242,117.16	.....	.....	5,100,226.04	11,522.62
.....	11,026.62	555,642.22	274,215.25	.....	6,211.94	5,662,427.78	.....
.....	.....	.....	.....	.....	.....	.....	.....
22,200.00	22,924.00	272,120.29	475,022.24	.....	10,822.20	5,522,279.20	.....
.....	22,120.00	642,724.25	122,622.22	2,220.22	.....	2,022,707.22	.....
.....	6,272.42	94,427.42	150,202.74	41,721.22	.....	1,224,422.50	1,014.22
.....	6,642.22	12,212.22	74,022.22	2,222.22	22.22	721,224.24	.....
.....	42,174.25	114,940.25	244,522.42	122.00	522.42	4,477,042.62	.....

TABLE No. 4—

NAME OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
Reliance.....	102,500 00	342,630.00	16,950.00	571,790.00
Rochester German.....	\$ 120,036.06	\$ 400,942.40		\$ 306,212.50
Rockford.....	46,532.26	525,701.18		91,390.00
Royal—U. S. branch.....	2,032,077.43	273,000.00	\$ 676,441.82	\$ 2,374,886.09
Royal Exchange Assurance—U. S. branch			844,714.25	449,560.00
St. Paul Fire and Marine.....	574,853.43	375,907.42		611,551.08
Scottish Union and National—U. S. Br....	101,587 96	1,432,690.99	56,125.00	1,674,350.61
Security.....	89,200 00	182,188.78		422,373.08
Springfield fire and Marine.....	128,000 00	727,770.00	100,750.00	2,897,705.00
Spring Garden.....	314,000 00	123,250.00		783,969.00
Sun Insurance office—U. S. branch.....	250,000 00	188,000.00	432,990.00	1,331,260.62
Thurling—U. S. branch.....			320,000.00	70,180.00
Traders.....	17,710.92	216,750.00	160,125.00	1,320,998 03
Trans-Atlantic Fire—U. S. branch.....				589,985.00
Union.....	100,000.00	9,900.00	11,450.00	370,514.25
Union Assurance society—U. S. branch..	200,000.00			1,079,423 75
Union Marine—U. S. branch.....			100,000.00	465,012.63
United States Fire.....		376,200.00	121,050.00	162,971.25
Victoria Fire.....			167,125.00	102,327.00
Westchester Fire.....	219,000.00	501,080.00	84,500.00	1,381,500.00
Western Assurance.....		25,000.00	271,727.50	893,790.38
Williamsburg City Fire.....	630,000.00	250,900.00		729,245.00
Total non-Iowa companies.....	23,172,403.35	38,840,535.51	18,914,070.34	138,460,510.86
Total fire companies.....	23,495,522.80	39,920,742.26	18,914,070.34	138,460,510.86
COMPANIES OTHER THAN FIRE.				
Alliance Hall and Cyclone Mutual.....		\$ 11,075.00		
American Bonding and Trust company...	\$ 47,559.78		\$ 150,940.00	\$ 415,307.00
American Surety.....	8,506,748.04	15,000.00	224,875 00	1,363,236.09
Bankers Mutual Casualty company.....				
City Trust Safe Deposit and Surety Co...	514,062.64	175,950.00		244,696.00
Employers Liability Assurance Corpora- tion—U. S. branch.....			282,625.00	611,404.58
Fidelity and Casualty.....	589,743 81		95,635.00	1,554,337.50
Fidelity and Deposit company.....	600,000.00			1,610,800.00
Guarantee company of North America...	66,885.33	5,430.00	114,000.00	657,796.66
Hartford Steam Boiler Inspection and Insurance company.....	55,655 39	325,775.00	3,200.00	1,501,641.50
Lawyers Surety company.....	19,920 00		76,515.00	580,695.45
Lloyd's Plate Glass.....	265,600 00	20 000.00	129,850.00	237,262.09
London Guarantee and Accident—U. S. Br			225,000.00	538,469.40
Metropolitan Plate Glass.....	150,000 00		111,500.00	160,632.50
Minnesota Farmers Hall.....				
National Surety company.....		43,335 00	175,012.00	908,700.83
New Jersey Plate Glass.....	7,000.00	136,095.00		
New York Plate Glass.....			113,750 00	202,100.00
Preferred Accident.....			225,000 00	117,947.04
*Standard Life and Accident.....	25,713.62	325,810.43		225,400.00
Union Casualty and Surety company.....		174,137 50		392,690 00
United States Casualty company.....		6,750.00	17,100.00	597,247.81
United States Fidelity and Guaranty Co.	23,390 91	2,579 49	59,700 00	374,030.00
Total of companies other than fire..	95,831,679 52	\$1,251,287.41	\$2,013,092.00	\$12,187,236 16
Grand total.....	29,377,209 12	41,172,669 67	30,927,162.34	150,656,649 02

\* Does no life business in Iowa.

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premi- ums in course of collection not over three mos. past due.	Amount of pre- mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly avail- able.
\$ 8,062.84	\$ 42,750.90	\$ 50,996.98	\$ 1,006.00	\$ 1,006.00	\$ 1,006.00	\$ 1,006.00	\$ 2,100.00
10,363.26	68,844.75	87,598.08	1,017,597.12	1,017,597.12	1,017,597.12	1,017,597.12	95.91
\$ 116,898.90	20,387.31	123,487.83	98,561.39	104,783.07	8,049.08	1,145,776.82	6,639.06
43,657.08	316,431.98	645,961.10	15,177.00	15,177.00	7,232,623.95	7,232,623.95	
6,861.00	10,787.02	55,068.70			867,080.97	867,080.97	
216,568.78	181,103.22	176,320.49	27,500.66	27,500.66	2,363,705.05	2,363,705.05	
2,900.00	41,874.87	425,980.41	371,337.92		4,063,487.46	4,063,487.46	
28,000.00	2,969.42	37,905.80	56,705.43	4,339.30	883,576.81	883,576.81	
88,275.00	51,262.90	189,373.97	263,810.26		4,443,324.29	4,443,324.29	
174,668.44	15,538.79	57,316.44	117,063.34	1,000.00	555.43	1,547,391.44	
	23,653.61	163,409.66	254,151.23		1,456.67	2,664,031.78	
	2,166.67	28,091.01	80,436.60		510,874.87	510,874.87	
22,500.00	14,985.14	50,891.43	57,867.87		5,455.86	1,975,918.94	300.00
	5,712.00	50,420.87	126,043.01	650.90		780,811.78	
24,500.75	287.50	84,190.31	46,915.73	1,000.00	743.50	659,320.04	
	1,902.50	26,567.80	112,144.67		63,537.30	1,432,655.11	
		2,803.56	29,044.71	5,143.81	146.95	603,155.65	
	6,163.30	6,236.28	41,062.23			713,742.06	
	550.00	20,636.63	14,770.47			295,606.10	
2,500.00	7,009.57	83,314.67	201,367.60			2,430,121.84	
		241,673.77	219,139.84	34,600.07		1,685,940.56	
	5,874.78	86,473.13	77,040.91		5,849.49	1,732,433.30	
\$2,301,746.69	\$1,580,730.73	15,949,350.16	17,613,723.48	\$ 245,146.60	\$ 325,303.83	\$27,427,713.53	\$ 353,488.46
\$2,324,233.40	\$1,640,437.61	16,310,701.23	17,751,738.57	\$2,623,309.36	\$ 577,441.51	\$28,037,557.99	\$ 498,750.79
	\$ 1,532.48	\$ 33,491.94	\$ 10,728.93		\$ 56,878.25	\$ 1,302.41	
	4,039.43	12,719.55	24,755.15		605,120.90	8,164.44	
\$ 110,953.06	83,185.83	48,322.19	153,908.04	\$ 23,315.32	5,529,646.07	5,529,646.07	
1,211,313.00	2,496.62	2,496.62	1,513.37	48,986.36	51,996.36	51,996.36	
	23,168.68	555,939.13	12,320.23		16,731.93	2,759,961.06	5,206.84
	7,137.09	28,308.67	213,723.39			1,144,203.23	
	2,016.67	143,316.23	400,221.56		839.77	2,790,590.57	25,816.54
		188,537.46	101,126.77			2,500,524.32	
	7,767.06	89,343.19	10,614.00			951,737.23	4,954.85
	24,776.74	69,431.76	233,158.43			2,337,638.81	
	4,894.80	15,969.56	12,043.56			710,028.23	
		37,261.65	45,654.04			714,627.73	
	7,020.65	29,145.63	111,835.34			909,471.07	
	833.33	43,553.50	40,186.69		1,606.50	513,832.53	
		167.24		16,345.00		16,512.34	
	6,643.99	7,741.75	47,809.58			1,183,732.35	
	1,557.98	15,325.00	8,591.88			167,470.33	369.03
		21,253.40	23,069.89			865,173.79	
	3,063.25	151,990.31	53,229.88			553,145.33	47,760.30
	22,236.03	63,523.13	173,336.73		313.80	850,903.78	15.00
	2,111.43	45,133.47	303,730.15			718,903.54	
	3,331.33	65,644.32	74,537.23			768,537.23	233.24
25,900.00	6,671.54	369,503.35	24,545.11			837,613.40	
\$1,343,065.06	\$ 222,990.30	\$2,032,453.08	\$1,989,368.23	\$ 77,060.29	\$ 42,812.82	\$27,048,237.81	\$ 98,311.54
\$2,622,849.46	\$1,864,428.11	18,343,154.31	19,741,606.79	\$2,700,369.65	\$ 620,254.33	\$29,085,845.80	\$ 593,563.33

**TABLE**

*A classified exhibit of gross liabilities, December 31, 1897, of*

NAME OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Registered and disputed.
<b>IOWA COMPANIES.</b>		
American Mutual.....	\$ 650.00	.....
Anchor Mutual Fire.....	8,395.08	\$ 2,500.00
Atlas Mutual.....	.....	.....
Capital.....	1,500.83	1,987.32
Commercial Mutual.....	3,040.76	.....
Dairy Mutual.....	1,000.00	.....
Des Moines.....	4,150.00	650.00
Dubuque Fire and Marine.....	2,200.00	4,200.00
Farmers.....	10,530.60	1,083.00
Fidelity.....	7,271.31	1,000.00
Hawkeye.....	6,326.69	960.00
Iowa Merchants Mutual.....	4,567.17	1,255.63
Iowa State.....	930.00	4,420.23
Merchants Brick Mutual.....	840.76	1,253.61
Merchants and Bankers Mutual.....	4,120.00	1,100.00
Mill Owners Mutual.....	.....	2,000.00
Security Fire.....	3,615.08	1,000.00
State.....	3,246.90	5,223.63
Total Iowa companies.....	\$ 61,324.58	\$ 23,921.30
<b>OTHER THAN IOWA COMPANIES.</b>		
Aachen & Munich Fire—U. S. branch, Illinois.....	25,531.30	4,686.74
Ætna, Connecticut.....	324,203.32	45,258.95
Agricultural, New York.....	64,121.51	19,063.00
American, Massachusetts.....	25,391.05	.....
American Fire, New York.....	35,523.99	4,652.00
American, New Jersey.....	47,709.56	4,127.06
American Central, Missouri.....	53,950.59	26,125.50
American Fire, Pennsylvania.....	107,431.41	12,730.19
Atlas Assurance—U. S. branch, Illinois.....	33,980.37	2,984.66
British America Assurance, Canada.....	107,553.30	10,736.46
Buffalo Commercial, New York.....	6,823.83	.....
Buffalo German, New York.....	19,351.34	3,109.66
Caledonian—U. S. branch, New York.....	153,906.34	13,356.66
Citizens, New York.....	24,608.51	2,325.13
Citizens, Pennsylvania.....	25,226.67	750.00
Commercial Union—U. S. branch, New York.....	180,809.33	19,275.00
Concordia Fire, Wisconsin.....	24,932.88	7,400.00
Connecticut Fire, Connecticut.....	124,328.09	16,221.81
Continental, New York.....	261,510.74	35,275.09
Delaware, Pennsylvania.....	63,355.00	8,000.00
Detroit Fire and Marine, Michigan.....	23,934.71	.....
Eagle Fire, New York.....	10,501.46	2,895.97
Erie Fire, New York.....	19,023.33	.....
Equitable Fire and Marine, Rhode Island.....	13,170.00	1,822.00
Farmers Fire, Pennsylvania.....	25,425.37	2,850.00
Fire Association of Philadelphia, Pennsylvania.....	192,905.95	47,693.43
Firemens, New Jersey.....	23,541.34	5,722.32
Firemans Fund, California.....	123,344.71	7,000.00

## No. 5.

*Insurance Companies, other than Life, doing business in Iowa.*

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
.....	\$ 8,000.00	\$ 8,650.00	.....	.....
.....	25,000.00	25,795.08	.....	.....
\$ 65,094.77	625.23	69,197.65	\$ 25,000	\$ 53,887.80
.....	9,654.02	11,694.78	.....	.....
.....	87.21	1,037.21	.....	.....
323,015.88	6,195.41	323,011.29	25,000	87,580.72
78,323.21	2,500.00	87,552.21	100,000	126,253.43
264,597.52	4,184.21	269,844.23	100,000	70,486.10
55,425.09	.....	64,705.40	25,000	25,531.40
371,625.50	.....	378,902.19	25,000	248,509.91
.....	43.75	5,966.55	.....	.....
.....	6,428.50	5,250.23	.....	.....
.....	14,448.79	8,621.87	.....	.....
.....	.....	19,663.79	.....	.....
.....	.....	2,000.00	.....	.....
63,661.98	1,548.80	69,825.06	100,000	32,819.63
169,565.94	2,494.37	180,640.73	100,000	102,284.54
\$ 1,491,349.99	\$ 81,170.29	\$ 1,663,766.16	\$ 500,000	\$ 758,353.53
.....	854.23	267,755.23	.....	556,528.59
226,622.21	163,613.11	3,675,370.33	4,000,000	4,423,719.26
2,117,167.24	24,909.00	1,308,104.94	500,000	425,726.17
1,190,016.63	6,312.02	156,095.38	300,000	151,611.81
121,321.21	7,808.52	886,137.99	400,000	315,878.24
225,149.43	6,117.60	582,590.34	600,000	1,713,228.98
534,624.12	12,246.23	726,653.74	600,000	401,578.16
641,361.43	.....	1,614,995.65	500,000	542,391.63
1,494,724.06	5,621.58	447,312.23	.....	564,716.60
405,826.72	.....	713,276.81	.....	484,900.10
564,964.06	.....	64,040.59	200,000	49,116.96
57,216.76	8,694.25	242,899.56	200,000	1,395,621.65
311,743.69	10,000.00	1,180,298.04	.....	1,023,758.77
945,223.04	2,576.40	287,994.07	800,000	127,403.72
258,533.13	4,278.93	189,411.20	500,000	118,545.93
158,455.69	24,677.06	2,141,300.56	.....	1,486,906.57
1,916,929.18	.....	429,449.23	200,000	220,252.70
407,126.25	.....	1,575,309.53	1,000,000	984,017.65
1,424,729.63	480,876.97	4,464,212.20	1,000,000	3,117,995.48
3,665,749.49	97.00	749,499.23	702,875	163,608.76
675,147.23	.....	126,838.54	500,000	626,246.73
159,908.23	6,312.23	229,117.25	300,000	754,883.68
219,416.00	.....	153,245.21	200,000	349,203.24
123,146.29	9,437.06	244,533.85	300,000	123,250.27
215,098.77	4,186.66	388,608.12	.....	325,840.24
246,070.60	126,179.67	4,315,103.46	500,000	1,320,197.16
3,941,349.23	9,371.11	328,610.70	600,000	1,343,514.24
266,258.43	25,000.00	1,383,101.22	1,000,000	1,257,042.73
1,222,726.51	.....	.....	.....	.....

TABLE NO. 5—

NAME OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Registered and disputed.
Franklin, Pennsylvania.....	\$ 84,239.63	\$ 7,455.00
German, Freeport, Ill.....	83,689.76	12,572.68
Germania Fire, New York.....	47,802.80	12,450.00
German Alliance, New York.....	7,755.87	.....
German American, New York.....	268,112.03	84,502.40
Girard Fire and Marine, Pennsylvania.....	23,789.39	10,061.62
Gleus Falls, New York.....	43,371.24	6,534.25
Grand Rapids Fire, Michigan.....	9,679.00	4,550.00
Greenwich, New York.....	115,600.49	40,036.84
Hamburg-Bremen Fire—U. S. branch, New York.....	64,719.00	15,950.00
Hanover Fire, New York.....	167,463.66	43,042.53
Hartford Fire, Connecticut.....	438,364.11	72,456.28
Home, New York.....	869,126.88	51,614.70
Imperial Fire—U. S. branch, New York.....	89,616.63	10,696.50
Insurance Company of North America, Pennsylvania.....	360,323.95	42,702.05
Lancashire—U. S. branch, New York.....	204,722.23	23,880.06
Law, Union and Crown Fire and Life—U. S. branch, New York.....	14,810.34	.....
Lion Fire—U. S. branch, Connecticut.....	48,354.76	4,400.00
Liverpool and London and Globe—U. S. branch, New York.....	426,163.00	129,935.00
London Assurance Corporation—U. S. branch, New York..	158,114.16	10,090.50
London and Lancashire Fire—U. S. branch, Illinois.....	121,444.48	22,617.40
Manhattan Fire, New York.....	73,109.89	10,222.42
Manchester Fire Assurance—U. S. branch, Illinois.....	145,259.80	57,570.85
Manufacturers and Merchants, Pennsylvania.....	22,982.55	.....
Mechanics, Pennsylvania.....	22,198.27	6,117.57
Mercantile Fire and Marine, Massachusetts.....	7,303.28	1,697.00
Merchants, New Jersey.....	63,120.61	15,014.80
Merchants Insurance Company in Providence, Rhode Island.....	14,078.16	522.00
Michigan Fire and Marine, Michigan.....	10,658.25	2,512.50
Milwaukee Mechanics, Wisconsin.....	60,943.54	9,864.24
National Fire, Connecticut.....	143,363.27	19,214.64
National Standard, New York.....	35,176.12	4,016.00
Newark Fire, New Jersey.....	12,712.95	3,255.00
New Hampshire Fire, New Hampshire.....	113,022.62	.....
Niagara Fire, New York.....	122,062.67	.....
Northern Assurance, U. S. branch, New York.....	96,401.91	22,570.50
North British and Mercantile—U. S. branch, New York....	152,918.28	9,841.90
North German Fire—U. S. branch, Illinois.....	39,597.80	3,006.00
Norwood, New York.....	18,924.61	1,853.89
Northwestern National, Wisconsin.....	55,204.23	4,400.00
Norwalk Fire, Connecticut.....	12,380.00	.....
Norwich Union—U. S. branch, New York.....	98,942.18	19,722.42
Orient, Connecticut.....	120,624.11	20,571.25
Pacific Fire, New York.....	42,309.80	8,666.00
Palatine—U. S. branch, Illinois.....	126,456.41	31,989.23
Pennsylvania Fire, Pennsylvania.....	193,890.18	12,726.00
Phoenix, New York.....	125,106.60	34,500.00
Phoenix, Connecticut.....	830,492.73	44,973.00
Phoenix Assurance—U. S. branch, New York.....	197,922.00	42,766.00
Providence Washington, Rhode Island.....	193,794.47	5,114.24
Prussian National—U. S. branch, Illinois.....	47,806.94	8,466.00
Queen Insurance Company of America, New York.....	149,324.75	41,042.74
Reliance, Pennsylvania.....	25,364.00	9,372.29
Rochester-German, New York.....	23,749.79	2,659.51
Rockford, Illinois.....	84,787.04	1,800.00

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 1,565,947.50	\$ 317.50	\$ 1,667,959.63	\$ 400,000	\$ 1,107,785.73
1,570,099.12	.....	1,968,161.55	200,000	1,020,977.05
1,411,908.64	1,075.00	1,474,286.94	1,000,000	1,843,767.29
102,024.08	174.17	109,954.12	200,000	180,881.78
2,601,690.81	155,485.61	2,659,739.35	1,000,000	2,678,999.88
981,686.06	21,806.66	1,066,863.73	300,000	699,765.83
917,763.17	10,000.00	977,668.68	200,000	1,876,590.79
187,723.98	.....	201,951.98	200,000	103,095.67
644,079.41	19,583.50	519,803.24	200,000	496,123.87
806,642.70	.....	887,302.70	.....	702,177.98
1,157,019.26	.....	1,367,525.24	1,000,000	584,870.28
4,809,083.79	.....	5,819,883.18	1,250,000	4,249,796.11
4,155,150.00	150,883.63	4,736,384.08	3,000,000	3,570,268.47
807,906.48	.....	908,319.61	.....	969,914.46
3,954,796.70	.....	4,377,731.70	3,000,000	2,563,236.47
1,454,772.77	5,000.00	1,686,356.06	.....	714,583.03
123,162.17	.....	146,972.81	.....	531,155.28
407,994.96	.....	460,749.73	.....	465,356.03
4,311,644.17	233,025.00	5,195,767.17	.....	4,486,097.05
795,792.83	24,986.29	969,563.78	.....	1,345,994.01
1,530,310.26	37,856.81	1,712,430.45	.....	1,060,384.59
.....	142,572.70	235,704.51	250,000	177,970.89
1,033,312.55	19,245.95	1,374,790.15	.....	797,329.77
174,768.67	1,289.23	200,020.44	250,000	139,863.09
372,622.10	18,781.66	419,860.60	250,000	267,908.60
143,777.79	3,810.22	160,587.29	400,000	75,182.50
723,875.69	27,349.59	837,870.69	400,000	391,251.63
193,197.72	2,944.16	210,743.04	200,000	196,515.23
194,726.09	.....	207,696.84	400,000	180,125.41
856,636.59	53,650.39	980,247.33	200,000	1,364,334.34
1,734,945.34	150,074.01	2,053,599.26	1,000,000	1,360,419.50
143,144.13	26,808.63	214,135.28	200,000	273,490.90
112,047.11	7,606.00	185,624.05	250,000	303,336.29
955,826.74	.....	1,063,350.26	1,000,000	340,940.17
1,297,624.47	80,034.28	1,510,711.42	500,000	713,766.03
933,643.30	25,349.88	1,063,470.59	.....	869,227.04
1,978,977.94	.....	2,179,788.67	.....	2,110,390.40
305,444.33	57,646.75	405,688.88	.....	246,633.36
23,325.90	234.57	44,264.97	200,000	13,980.33
1,087,245.01	1,509.00	1,063,449.23	600,000	712,109.25
102,461.18	4,661.81	119,502.99	200,000	188,324.75
1,143,750.99	21,312.88	1,196,745.29	.....	1,062,763.23
359,900.73	3,637.48	1,114,098.56	500,000	735,373.41
234,653.49	13,031.71	265,864.00	200,000	265,664.96
1,259,343.34	57,717.73	1,644,393.21	.....	1,167,321.59
2,390,944.14	4,000.00	2,502,590.22	400,000	2,197,725.72
2,143,315.23	64,308.51	2,442,130.42	1,000,000	1,220,507.99
2,126,938.40	.....	2,515,464.13	2,000,000	1,022,915.37
1,423,445.50	123,264.46	1,796,536.95	.....	1,269,181.01
340,479.34	.....	1,069,568.75	400,000	265,977.75
223,247.48	13,033.61	266,209.03	.....	263,625.51
1,574,027.77	63,548.07	1,683,733.23	500,000	2,143,511.20
333,247.04	2,434.29	495,567.23	300,000	295,567.23
301,971.55	1,054.10	303,434.98	200,000	495,168.14
706,538.98	16,908.37	761,659.99	200,000	184,123.53



TABLE No. 5—

NAME OF COMPANY.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Registered and disputed.
Royal—U. S. branch, Illinois .....	\$ 306,206.78	\$ 62,075.70
Royal Exchange Assurance—U. S. branch, California.....	33,472.00	.....
St. Paul Fire and Marine, Minnesota.....	129,388.02	11,007.14
Scottish Union and National—U. S. branch, Connecticut...	268,216.78	17,041.67
Security, Connecticut.....	39,758.80	5,581.00
Springfield Fire and Marine, Massachusetts.....	121,337.78	24,250.51
Spring Garden, Pennsylvania.....	46,989.17	6,450.00
Sun Insurance office—U. S. branch, New York.....	147,141.45	12,940.00
Thuringa—U. S. branch, Illinois.....	23,669.55	6,124.20
Traders, Illinois.....	55,511.17	16,938.40
Trans-Atlantic Fire—U. S. branch, Illinois.....	41,277.25	9,695.50
Union, Pennsylvania.....	39,915.07	160.00
Union Assurance Society—U. S. branch, New York.....	96,017.23	29,053.00
Union Marine—U. S. branch, New York.....	32,877.09	1,900.00
United States Fire, New York.....	24,679.30	6,543.31
Victoria Fire, New York.....	19,441.98	.....
Westchester Fire, New York.....	59,649.45	9,100.00
Western Assurance, Canada.....	167,908.31	15,227.99
Williamsburg City Fire, New York.....	54,200.89	4,217.77
Total non-Iowa companies.....	\$ 10,313,277.66	\$ 1,574,055.77
Total fire companies.....	\$ 10,374,602.14	\$ 1,602,977.07
COMPANIES OTHER THAN FIRE.		
Alliance Hail and Cyclone Mutual, Minnesota.....	\$ 600.00	.....
American Bonding and Trust company, Maryland.....	.....	.....
American Surety company, New York.....	180,077.44	\$ 165,607.96
Bankers Mutual Casualty company, Iowa.....	.....	.....
City Trust Safe Deposit and Surety company, Pennsylvania.....	16,971.58	34.50
Employers Liability Assurance Corporation (limited)—U. S. branch, Massachusetts.....	229,335.00	29,155.00
Fidelity and Casualty, New York.....	120,752.52	338,643.57
Fidelity and Deposit company, Maryland.....	26,337.49	1,000.00
Guarantee Company of North America, Canada.....	25,323.29	62,379.96
Hartford Steam Boiler Inspection & Ins. Co., Connecticut.....	14,692.38	.....
Lawyers Surety company, New York.....	.....	.....
Lloyds Plate Glass, New York.....	1,601.61	.....
London Guarantee and Accident Co.—U. S. br., Illinois.....	9,618.77	233,000.00
Metropolitan Plate Glass, New York.....	2,200.00	.....
Minnesota Farmers Hail, Minnesota.....	.....	.....
National Surety company, New York.....	4,657.18	.....
New Jersey Plate Glass, New Jersey.....	747.59	.....
New York Plate Glass, New York.....	1,005.50	.....
Preferred Accident, New York.....	19,350.00	24,500.00
* Standard Life and Accident, Michigan.....	102,835.50	23,600.00
Union Casualty and Surety company, Missouri.....	85,927.17	7,549.00
United States Casualty company, New York.....	66,105.00	9,330.00
United States Fidelity and Guaranty company, Maryland.....	91.78	.....
Total of companies other than fire.....	\$ 858,230.80	\$ 895,699.99
Grand total.....	\$ 11,232,831.94	\$ 2,498,666.96

\* Does no life business in Iowa.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 4,190,584.14	\$ 265,070.48	\$ 4,914,587.10		\$ 2,368,086.85
251,063.87	12,160.18	297,926.05		599,794.92
964,111.99	26,584.81	1,131,681.96	\$ 500,000	722,013.09
1,389,093.14		2,124,987.67		1,931,569.89
372,153.63		417,491.43	200,000	206,085.38
1,447,327.05		1,592,924.84	1,500,000	1,350,899.95
845,763.57	59,742.50	935,914.04	400,000	191,477.40
1,404,437.42	12,513.15	1,517,052.02		1,066,969.76
287,550.18	144.37	287,419.00		253,455.57
479,031.76		551,481.33	500,000	624,437.61
305,565.77	49,997.89	408,535.91		374,275.87
249,823.06	29.70	289,486.83	200,000	170,393.21
602,928.69		727,997.92		754,657.19
59,184.97	17,853.45	111,816.11		490,339.54
222,575.74	3,598.56	257,366.81	250,000	206,355.25
41,310.46	4,725.57	65,478.01	200,000	30,120.09
1,071,644.73		1,180,294.23	300,000	999,327.61
896,522.94		1,079,659.24		806,281.32
532,531.17	6,385.61	597,335.44	250,000	985,147.86
\$ 104,874,029.49	\$ 3,200,363.95	\$ 119,961,726.77	\$ 42,652,875	\$ 94,813,111.76
\$ 106,265,379.48	\$ 3,281,534.24	\$ 121,624,492.93	\$ 43,152,875	\$ 95,571,465.29
\$ 73,120.30	\$ 200.00	\$ 800.00		
624,484.01	16,325.00	89,445.30	\$ 500,000	\$ 75,675.60
28,462.59	337,650.57	1,247,819.88	2,500,000	1,781,826.19
123,567.39	11,923.32	40,385.91		13,610.44
	1,937,590.35	3,080,163.82	500,000	179,817.84
473,407.07		731,897.07		412,306.16
1,592,396.04	25,697.00	2,077,991.13	250,000	462,599.44
435,099.09		463,427.18	1,000,000	1,037,097.15
106,984.97	12,210.70	206,798.92	304,800	449,338.84
1,215,786.77		1,290,479.15	500,000	447,159.66
45,377.42	1,818.37	47,195.79	500,000	162,832.59
201,483.53	13,255.72	216,340.86	250,000	248,286.92
339,665.72	7,878.63	590,158.12		319,312.95
133,736.98	13,908.17	149,740.15	100,000	263,122.37
112,797.97	26,239.24	143,694.39	500,000	540,038.46
41,390.46	781.73	42,919.78	100,000	24,560.48
110,651.25	6,185.26	118,042.01	100,000	147,130.78
266,501.87		310,351.87	100,000	141,793.51
449,222.66		675,658.16	200,000	75,245.63
315,910.83	688.60	410,073.60	250,000	58,828.94
200,267.26	12,705.08	378,497.44	300,000	90,029.85
48,727.72	28,649.68	77,469.18	806,880	4,284.23
\$ 7,091,824.60	\$ 3,443,595.42	\$ 11,269,349.71	\$ 8,760,460	\$ 6,926,887.51
\$ 112,467,214.06	\$ 5,725,129.66	\$ 132,913,842.64	\$ 51,913,335	\$ 102,497,352.80



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## PART II.

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# LIFE AND ACCIDENT INSURANCE.

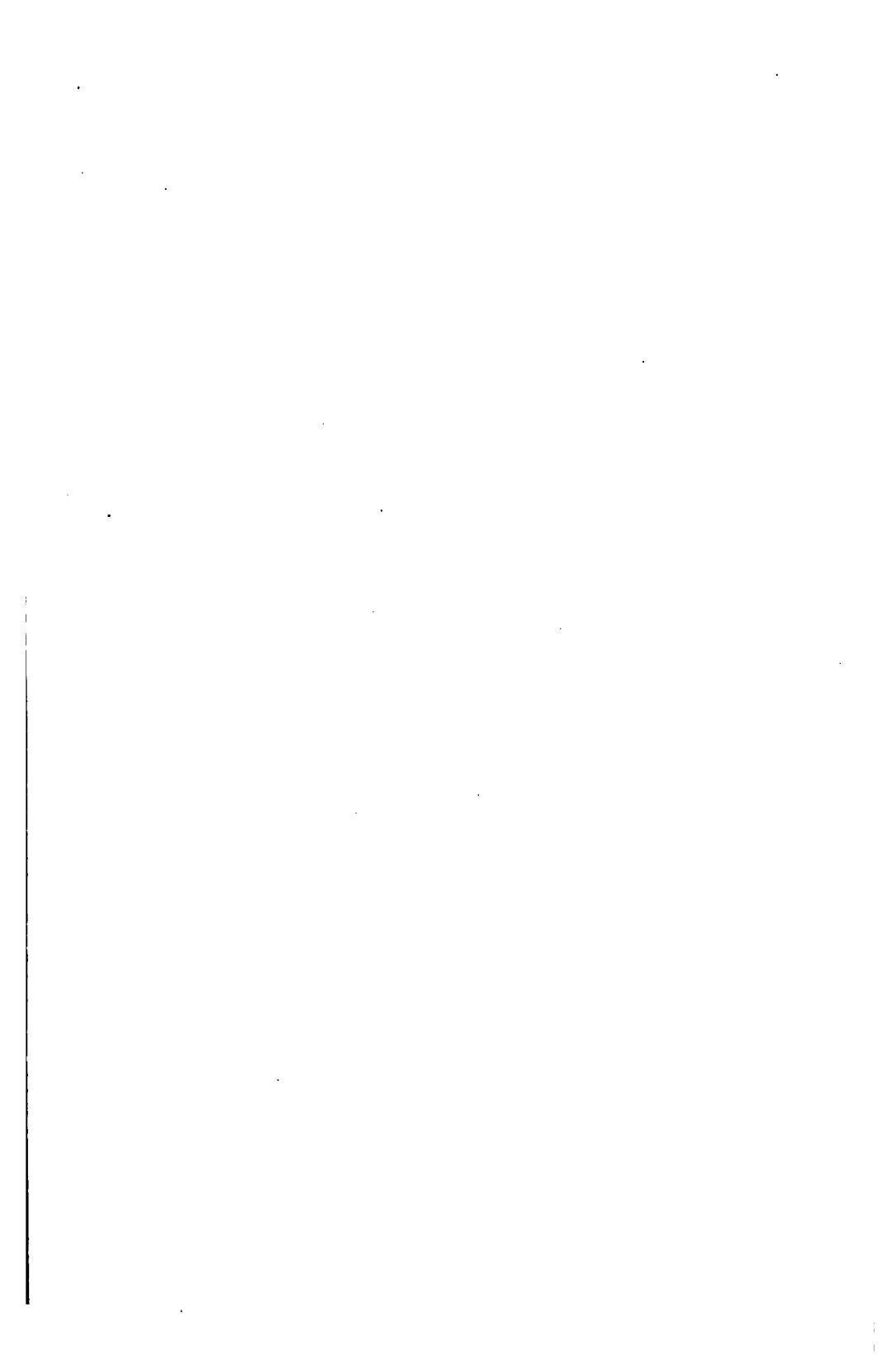
### CONTAINING

Annual Statements of Central Life Assurance Society of the United States; Equitable Life Insurance Company, of Des Moines, Iowa; Iowa Life Insurance Company, of Sioux City, Iowa; Northwestern Life and Savings Company, of Des Moines, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa; and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1897, and filing annual statements in 1898.

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## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES,

*Organized under the laws of the State of Iowa, made to the Auditor of State of the  
State of Iowa, pursuant to the laws thereof.*

*President, GEO. B. PEAK.*

*Vice-President, C. E. STONER.*

*Secretary, H. G. EVERETT.*

[Incorporated February 18, 1896. Commenced business February 20, 1896.]

Home office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock authorized, none; subscribed for .....	None.	
Amount of capital paid up in cash .....	None.	
Amount of net ledger assets, December 31st of previous year..	\$ 2,703.47	
.....crease of paid-up capital during 189.....	None.	
Total .....		\$ 2,703.47

#### INCOME DURING YEAR.

First year's premiums, less interest included in de- ferred premiums, \$ ....., and \$.....for first year's reinsurance.....	\$ 6,573.83	
Renewal premiums, less interest included in de- ferred premiums, \$ ....., and \$..... for renewal reinsurance.....	2,713.23	
Dividends applied by policy-holders to pay running premiums, first year premiums, \$.....; renew- als, \$.....	None.	
Dividends applied by policy-holders to purchase paid up additions and annuities.....	None.	
Surrender values applied to pay running premiums, first year premiums, \$.....; renewals, \$....	None.	
Surrender values applied to purchase paid-up in- surance and annuities.....	None.	
Consideration for annuities (other than matured installment policies).....	None.	
Total premium income.....	\$ 9,287.11	
Rents from company's property, including \$..... for company's use of own buildings.....	None.	
Interest on loans on mortgages of real estate.....	\$ 137.87	
Interest on collateral loans, including premium notes, loans or liens.....	None.	
Interest on bonds and dividends on stocks....	None.	

Interest on other debts due the company, and on deposits in banks .....None.  
 Discount on claims paid in advance, \$.....; interest on deferred premiums, \$.....None.

Total rents and interest..... \$ 187.87  
 Profit on sales of real estate, \$.....; on sale or maturity of securities, \$ .....None.  
 Ledger assets, other than premiums, received from other companies for assuming their risks.....None.  
 From other sources.....None.

Total income during the year..... ? 9,494.48  
 Sum of both amounts ..... \$ 12,137.95

## DISBURSEMENTS DURING YEAR.

For death claims, \$ .....; additions, \$.....None.  
 Matured endowments, \$.....; additions, \$.....None.  
 Installment death claims, \$ .....; additions, \$.....None.  
 Total.....None.  
 Deduct amount received from other companies for claims on policies of this company reinsured, of which \$ ..... is for matured endowments, \$.....None.  
 Total net amount actually paid for losses and matured endowments.....None.  
 Paid to annuitants.....None.  
 Premium notes, voided by lapse, less \$ ..... restored by revival.....None.  
 Dividends paid policy-holders less \$ ..... received for dividends on reinsurances.....None.  
 Dividends applied by policy-holders to pay running premiums.....None.  
 Dividends applied by policy-holders to purchase paid-up additions and annuities.....None.  
 Surrender values paid less \$ ..... received on surrendered reinsurances.....None.  
 Surrender values applied to pay running premiums. ....None.  
 Surrender values applied to purchase paid-up insurance and annuities.....None.  
 Total paid policy-holders.....None.  
 Paid stockholders for interest or dividends (amount declared during the year, \$ none).....None.  
 Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$4,388; renewal policies, \$333.97; on annuities, \$ ...; total..... \$ 5,071.27  
 Commuting renewal commissions .....None.  
 Salaries and allowances for agencies, including managers, agents and clerks.....None.  
 Salaries and all other compensation (officers, \$587.74; home office employees, \$308.34)..... 991.08  
 Medical examiners' fees, \$155.92; inspection of risks, none ..... 155.92  
 Taxes on new premiums, none; renewal premiums, none; on franchise, none; on reserves, none; municipal licences.None.  
 Taxes on real estate, none; on other investments.....None.  
 Insurance department fees and agents' licenses ..... 4.00  
 Repairs and expenses (other than taxes) on real estate....None.  
 Rent (including \$487 for company's use of own buildings), less none received under sub-lease..... 487.00  
 Advertising, \$97.65; printing and stationery, \$385.90; postage, \$48.53 ..... 482.08  
 Legal expenses, none; for furniture, etc., \$71..... 71.00  
 Losses on sales of real estate, none; on sale or maturity of securities.....None.

All other items, viz.: Railroad fare, \$119.73; incidentals, \$10.12; fees for collection, \$3.45; interest on notes, \$35.95; bills payable, \$333, and discount on notes paid in advance, \$7.50. .... \$ 1,001.75

Total disbursements..... \$ 8,114.10

Balance ..... \$ 4,013.95

Invested in the following:

## LEDGER ASSETS.

As per ledger accounts:

Book value real estate, unincumbered, none; incumbered. None.  
Mortgage loans on real estate, first liens, \$2,500; other than first, none..... \$ 2,500.00

Loans secured by pledge of bonds, stocks, or other collateral ..... None.

Loans made to policy-holders on this company's policies assigned as collateral..... None.

Premium notes on policies in force, of which \$ ..... is for first year's premiums..... 372.24

Book value bonds, excluding interest, \$ .....; stocks, \$..... None.

Cash in company's office, \$500; deposited in Marquardt Savings bank, \$127.17..... 627.17

Bills receivable, \$308; agents' debit balances, \$201..... 504.00

Miscellaneous ..... 10.44

Total ..... \$ 4,013.95

Deduct ledger liabilities: Agents' credit balances, \$ ...; borrowed money, \$.....; all other, \$..... None.

Total net ledger assets, as per balance.. \$ 4,013.95

## NON-LEDGER ASSETS.

Interest due, none; and accrued on mortgages \$147.35..... \$ 147.66

Interest due, none; and accrued on bonds and stocks.... None.

Interest due, none; and accrued on collateral loans ..... None.

Interest due, none; and accrued on premium notes, loans or liens ..... None.

Interest due, none; and accrued on other assets ..... None.

Rents due, none; and accrued on company's property or lease ..... None.

Market value of real estate over book value..... None.

Market value (not including interest) of bonds and stocks over book value..... None.

New  
business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.. None. None.

Gross deferred premiums on policies outstanding December 31st None. None.

Deduct cost of collection..... None.

Net amount of uncollected and deferred premiums..... None. None.

Other items, furniture and fixtures, \$221; supplies and printed matter, \$350..... 571.00

Gross assets..... \$ 4,732.51

Deduct assets not admitted: Company's stock-owned, none; loans on ..... None.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc..... \$ 571.00

Commuted commissions, none; agents' debit balances, not secured by bonds..... None.

Loans on personal security, endorsed or not, none; bills receivable, unsecured..... None.

Premium notes or loans and net premiums in excess of reserve on policies..... None.

Commissions payable to agents on premium notes when paid ..... None.



Depreciation in ledger assets to bring same to market value:

Real estate, \$ .....; bonds and stocks, none; other.....None.

Total ..... \$ 571.00

Total admitted assets..... \$ 4,161.51

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1907, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest..... \$ 792.36

Same for reversionary additions.....None.

Same for annuities (including those in reduction of premiums)..None.

Total ..... \$ 792.36

Deduct net value of risks of this company reinsured in other solvent companies.....None.

Net reserve ..... \$ 792.36

Present value of amounts not yet due on matured installment policies (face, \$....) .....None.

Matured endowments due and unpaid .....None.

Death losses due and unpaid.....None.

Death losses in process of adjustment or adjusted and not due .....None.

Death losses which have been reported and no proofs received.....None.

Death losses and other policy claims resisted by the company, not yet outlawed.....None.

Due and unpaid on annuity claims, \$....; on installment policies, \$ ....; total.....None.

Gross policy claims.....None.

Deduct due from solvent companies for reinsurance.....None.

Net policy claims.....None.

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums .....None.

Unpaid interest or dividends to stockholders.....None.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued .....None.

Premiums paid in advance.....None.

Any other liability, viz.:.....None.

Liabilities on policy-holders' account..... \$ 792.36

Gross divisible surplus ..... \$ 3,369.15

Capital stock paid up.....None.

Total..... \$ 3,369.15

Total..... \$ 4,161.51

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....	14	\$ 30,000	3	\$ 3,000	235	\$ 233,000	.....	252	\$ 266,000
New policies issued.....	40	53,500	66	36,100	44	59,500	.....	149	148,100
Old policies rev'd.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Old changed and increased.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	54	\$ 73,500	69	\$ 39,100	279	\$ 292,500	.....	401	\$ 404,100
Deduct ceased:	.....	.....	.....	.....	.....	.....	.....	.....	.....
By death.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By maturity.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By expiry.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By lapse.....	9	13,000	2	2,000	59	50,000	.....	70	65,000
By change and decrease.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By not being tak'n.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total termin'd.....	9	\$ 13,000	2	\$ 2,000	59	\$ 50,000	.....	70	\$ 65,000
Outstanding end of year.....	45	\$ 60,500	67	\$ 37,100	220	\$ 242,500	.....	331	\$ 339,100

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provisions; on renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provisions.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	252	\$ 266,000.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	149	148,100.00
Total.....	401	\$ 404,100.00

Deduct number and amount which have ceased to be in force during the year.....	70	\$ 65,000.00
Total number and amount of policies in force in said state, December 31st, last.....	331	\$ 839,100.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	None.	
Total.....	None.	
Amount of losses and claims on policies in said state settled during the year, in cash, \$.....; by compromise, \$.....; total.....	None.	
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$9,053.61; notes or credits, \$233.50; total, \$9,287.11.		

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### EQUITABLE LIFE INSURANCE COMPANY, OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, F. M. HUBBELL.*

*Vice-President, CYRUS KIRK.*

*Secretary, J. C. CUMMINGS.*

[Incorporated January, 1867. Commenced business March, 1867.]

Home office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock authorized.....	\$100,000.00
Amount of capital stock subscribed for.....	100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year...	1,381,268.39
...crease of paid up capital during 1897.....	None.
Total.....	\$1,381,268.39

#### INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$329 34; and \$.... for first year's reinsurance.....	\$ 53,565.54
Renewal premiums, less interest included in deferred premiums, \$2,344 31; and \$.... for renewal reinsurance.....	232,300.92
Dividends applied by policy-holders to pay running premiums, first year premium, \$....; renewals, \$19,105.76; total.....	19,105.76
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	9,816.32
Surrender values applied to pay running premiums, first year premiums, \$....; renewals, \$1,984; total.....	1,984.00
Surrender values applied to purchase, paid-up insurance and annuities.....	14,580.60
Consideration for annuities (other than matured installment policies) .....	None.
Total premium income.....	\$ 321,333.14

Rents from company's property.....	\$ 104.00	
Interest on loans on mortgages of real estate.....	79,870.64	
Interest on collateral loans, including premium notes, loans or liens.....	8,498.39	
Interest on bonds and dividends on stocks.....	10,189.14	
Interest on other debts due the company, and on deposits in banks.....	1,459.78	
Discount on claims paid in advance, and interest on deferred premiums.....	2,573.65	
Total rents and interest.....		\$ 102,195.60
Profit on sales of real estate, \$112.47; on sale or maturity of securities, \$....; total.....		112.47
Ledger assets, other than premiums, received from other companies for assuming their risks .....	None.	
From other sources, viz: Commission on real estate loans, \$339.57; profit and loss, canceled notes since paid, \$200.99; total.....		620.86
Total income during the year.....		\$ 424,262.07
Sum of both amounts.....		\$1,805,530.46

## DISBURSEMENTS DURING YEAR.

For death claims, \$75,626; additions, \$441.92; total.....	\$ 76,067.92	
Matured endowments, \$8,075; additions, \$95.69; total....	8,170.69	
Installment death claims, \$....; additions, \$....; total.....	None.	
Total.....		\$ 84,238.61
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments.....	None.	
Total net amount actually paid for losses and matured endowments.....		\$ 84,238.61
Paid to annuitants.....	None.	
Premium notes, voided by lapse, less \$ ....; restored by revival..	1,886.44	
Dividends paid policy-holders less \$....; received for dividends on reinsurances.....	1,133.21	
Dividends applied by policy-holders to pay running premiums..	19,105.76	
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	9,816.32	
Surrender values paid, less \$... received on surrendered reinsurances.....	19,394.68	
Surrender values applied to pay running premiums .....	1,964.00	
Surrender values applied to purchase paid-up insurance and annuities.....	14,580.60	
Total paid policy-holders.....		\$ 152,119.57
Paid stockholders for interest or dividends (amount declared during the year, \$7,000).....	\$ 7,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$20,465.10; renewal policies, \$11,688.20; on annuities, \$ ....; total.....	42,153.30	
Commuting renewal commissions .....	None.	
Salaries and allowances for agencies, including managers, agents and clerks....	16,884.96	
Salaries and all other compensation (officers, \$9,900; home office employees, \$6,829.90).....	16,729.90	
Medical examiners' fees, \$3,892.50; inspection of risks, \$ ....; total.....	3,892.50	
Taxes on new premiums, \$635.78; renewal premiums, \$2,579.73; on franchise, \$....; on reserves, \$....; municipal licenses, \$29; total.....	3,234.51	
Taxes on real estate, \$605.47; on other investments, \$537.36; total.....	1,132.83	

Insurance department fees and agents' licenses.....	\$ 1,050.98
Repairs and expenses (other than taxes) on real estate.....	119.18
Rent .....	1,890.92
Advertising, \$1,238.50; printing and stationery, \$2,027.59; postage, \$1,412.05; total.....	4,728.74
Legal expenses, \$925.12; for furniture, etc., \$127.60; total.....	1,052.72
Losses on sales of real estate, \$....; on sale or maturity of securi- ties, \$1,082.09; total.....	1,082.09
All other items, viz: Miscellaneous expenses, \$1,173.97; profit and loss, agents' personal accounts charged off, \$439.20; total.....	3,612.17
Total miscellaneous expenses .....	\$ 104,074.77
Total disbursements.....	\$ 256,194.34
Balance .....	\$1,549,336.12

## Invested in the following:

## LEDGER ASSETS.

## As per ledger accounts:

Book value of real estate, unincumbered, \$16,094.01; incumbered, \$....; total.....	\$ 16,094.01
Mortgage loans on real estate. ....	1,196,325.95
Loans secured by pledge of bonds, stocks, or other collateral..	30,500.00
Loans made to policy-holders on this company's policies assigned as collateral.....	64,563.11
Premium notes on policies in force .....	18,812.18
Book value bonds, excluding interest, \$143,711.90; stocks, \$3,000; total .....	146,711.90
Cash in company's office, \$4,260.45; deposited in Des Moines National bank, \$55,456.23, and \$2,673.42 deposited with the clerk of the United States district court at Detroit, Mich.; total.....	62,390.18
Bills receivable, \$3,378.18; agents' debit balances, \$12,365.91; total.	16,744.09
Tax sale certificates, \$9,082.59; judgments, \$439.24; total.....	9,511.83
Total.....	\$1,553,654.15
Deduct ledger liabilities: Agents' credit balances, \$4,318.08; bor- rowed money, \$....; all other, \$....; total.....	4,318.08
Total net ledger assets.....	\$1,549,336.12

## NON-LEDGER ASSETS.

Interest due, \$11,613.27; and accrued, \$16,803.43 on mortgages; total.....	\$ 28,416.70
Interest due, \$329.70; and accrued, \$9,956.10 on bonds and stocks; total.....	10,285.80
Interest due, \$60.00; and accrued, \$220.60 on collateral loans; total .....	280.60
Interest due, \$1,422.90; and accrued, \$1,261.45 on premium notes, loans or liens; total.....	2,684.35
Interest due, \$....; and accrued, \$.... on other assets; total .....	None.
Rents due, \$....; and accrued, \$.... on company's property or lease; total.....	None.
Total.....	\$ 41,667.45
Market value of real estate over book value.....	3,894.18
Market value of bonds and stocks over book value.....	None.
Total.....	\$ 3,894.18

New  
business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies out- standing December, 31st.....	\$ 606.96	\$ 11,013.50
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Gross deferred premiums on policies outstanding			
December 31st.....	\$ 4,806.41	\$ 21,235.83	
Total.....	\$ 5,213.37	\$ 32,248.82	
Deduct cost of collection, 60 per cent on "new;" 6%			
per cent on "renewals".....	3,128.03	2,096.17	
Total.....	\$ 2,085.35	\$ 30,152.65	
Net amount of uncollected and deferred premiums.....			\$ 32,238.00
Gross assets.....			\$1,627,135.75

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loans on, \$....; total.....	None.		
Commuted commissions, \$....; agents' debit balances, not			
secured by bonds, \$9,758.54; total.....		\$ 9,758.54	
Loans on personal security, endorsed or not, \$....; bills			
receivable, unsecured, \$3,378.18; total.....		3,378.18	
Premium notes or loans and net premiums in excess of reserve			
on policies.....	None.		
Commissions payable to agents on premium notes when paid			
.....	None.		
Depreciation in ledger assets to bring same to market value:			
Real estate, \$....; bonds and stocks, \$....; other, \$....;			
judgments, \$429.24; total.....		429.24	
Total.....			\$ 13,565.96
Total admitted assets.....			\$1,613,569.79

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the			
31st day of December, 1897, as computed by the company			
according to the actuaries table of mortality, with 4 per cent			
interest.....	\$1,201,465.88		
Same for reversionary additions.....	49,957.95		
Same for annuities (including those in reduction of premiums)..			
.....	None.		
Total.....	\$1,251,423.83		
Deduct net value of risks of this company reinsured in other			
solvent companies.....	None.		
Net reserve.....			\$1,251,423.83
Present value of amounts not yet due on matured installment			
policies (face, \$....).....	None.		
Matured endowments due and unpaid.....	None.		
Death losses due and unpaid.....	None.		
Death losses in process of adjustment or adjusted and not due..			
.....	None.		
Death losses which have been reported and no proofs received..			
.....	None.		
Death losses and other policy claims resisted by the company,			
not yet outlawed.....	\$ 20,000.00		
Due and unpaid on annuity claims, \$....; on installment poli-			
cies, \$....; total.....	None.		
Gross policy claims.....	\$ 20,000.00		
Deduct due from solvent companies for reinsurance.....	None.		
Net policy claims.....			\$ 20,000.00
Unpaid dividends or other profits due policy-holders, including those con-			
tingent on payment of outstanding and deferred premiums.....		1,361.18	
Unpaid interest or dividends to stockholders.....	None.		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, med-			
ical and legal fees, etc., due or accrued.....	None.		
Premiums paid in advance.....			1,910.34

Any other liability.....	None.
Liabilities on policy-holders' account.....	\$ 1,274,694.73
Gross divisible surplus.....	\$ 238,975.06
Capital stock paid up.....	100,000.00— 238,975.06
Total.....	\$1,613,569.79

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....	5,010	\$ 7,353,182	695	\$ 961,558	96	\$ 104,879	\$ 75,223.27	5,801	\$ 8,499,945.27
New policies iss'd.....	1,064	1,519,813	157	308,048	.....	.....	17,504.54	1,221	1,740,865.54
Old policies rev'd.....	14	23,075	2	2,150	.....	.....	.....	16	30,225.00
Old changed and increased..	1	2,170	.....	.....	.....	.....	.....	.....	2,170.00
Total.....	6,089	\$ 8,908,240	854	\$1,166,756	96	\$ 104,879	\$ 92,738.81	7,039	\$10,272,105.81
Deduct ceased:									
By death.....	80	72,826	2	1,800	.....	.....	441.93	32	75,067.93
By maturity.....	.....	.....	7	8,075	.....	.....	95.69	7	8,170.69
By expiry.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender.....	87	152,085	11	17,980	3	6,000	2,114.94	101	178,129.94
By lapse.....	322	571,500	60	84,000	1	2,500	100.40	443	658,100.40
By change and decrease..	.....	124,393	1	8,911	.....	.....	.....	1	133,304.00
By not being tak'n	22	54,500	4	6,500	.....	.....	.....	26	61,000.00
Total termin'd	531	\$ 975,304	85	\$ 127,216	4	\$ 8,500	\$ 2,752.95	630	\$1,113,772.95
Outstanding end of year.....	5,558	\$ 7,932,936	769	\$1,039,540	92	\$ 95,879	\$ 89,977.86	6,419	\$9,158,332.86

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provisions; on renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision; determined by trustees.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	2,906	\$4,073,545.00

Number and amount of policies on the lives of citizens of said state issued during the year.....	588	\$ 801,706.00
Total . . . . .	8,584	\$4,880,351.00
Deduct number and amount which have ceased to be in force during the year.....	265	457,871.00
Total number and amount of policies in force in said state, December 31st last.....	8,319	\$4,422,480.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year . . . . .	15	40,780.88
Total.....	15	\$ 40,780.88
Amount of losses and claims on policies in said state settled during the year in cash, \$40,780.88; by compromise, \$ . . ; total .....		40,780.88
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$121,371.96; notes or credits, \$ . . . . ; total, \$121,371.96.		

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## IOWA LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. E. MABIE.

Vice-President, GEO. B. SWIFT.

Secretary, R. E. SACKETT.

[Incorporated, October 10, 1881. Commenced business, November 5, 1881.]

Home office, Sioux City, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized.....	\$250,000.00
Amount of capital stock subscribed for.....	100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year....	844,008.76
Total.....	\$ 844,008.76

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$887.15, and \$1,408.21 for first year's reinsurance . . . . .	\$ 128,868.58
Renewal premiums, less interest included in deferred premiums, \$1,838.38, and \$10,565.79 for renewal reinsurance.....	128,949.95
Dividends applied by policy-holders to pay running premiums, first year premium, \$ . . . . ; renewals, \$ . . ; total. . . . .	None.
Dividends applied by policy-holders to purchase paid-up additions and annuities . . . . .	None.
Surrender values applied to pay running premiums, first year premiums, \$4,377.09; renewals, \$ . . . . ; total .....	4,377.09



Surrender values applied to purchase paid-up insurance and annuities .....	\$ 1,597.02	
Consideration for annuities (other than matured installment policies) .....	None.	
Total premium income .....		\$ 351,792.64
Rents from company's property, including \$.... for company's use of own buildings .....	\$ 40.83	
Interest on loans on mortgages of real estate .....	8,985.90	
Interest on collateral loans, including premium notes, loans or liens .....	1,959.04	
Interest on bonds and dividends on stocks ....	None.	
Interest on other debts due the company, and on deposits in banks .....	2,439.30	
Discount on claims paid in advance, \$....; interest on deferred premiums, \$2,780.53; total .....	2,780.53	
Total rents and interest .....		17,305.59
Profit on sales of real estate, \$....; on sale or maturity of securities .....	None.	
Ledger assets, other than premiums, received from other companies for assuming their risks. None.		
From other sources .....	None.	
Total income during the year .....		\$ 278,998.23
Sum of both amounts .....		\$ 633,091.90

## DISBURSEMENTS DURING YEAR.

For death claims, \$51,000; additions, \$....; total .....	61,000.00	
Matured endowments, \$....; additions, \$....; total .....	None.	
Installment death claims, \$750; additions, \$....; total .....	750.00	
Total .....	\$ 61,750.00	
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments .....	10,000.00	
Total net amount actually paid for losses and matured endowments .....		\$ 51,750.00
Paid to annuitants .....	None.	
Premium notes voided by lapse, less \$....; restored by revival .....	1,753.31	
Dividends paid policy-holders, less \$....; received for dividends on reinsurances .....	None.	
Dividends applied by policy-holders to pay running premiums .....	None.	
Dividends applied by policy-holders to purchase paid-up additions and annuities .....	None.	
Surrender values paid, less \$....; received on surrendered re-insurances .....	12,176.75	
Surrender values applied to pay running premiums .....	4,377.09	
Surrender values applied to purchase paid-up insurance and annuities .....	1,597.02	
(Total paid policy-holders, \$71,654.17.)		
Paid stockholders for interest or dividends (amount declared during the year, \$....) .....	None.	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$79,266.32; renewal policies, \$9,331.75; on annuities, \$....; total .....	88,497.97	
Commuting renewal commissions .....	None.	
Salaries and allowances for agencies, including managers, agents and clerks .....	20,718.40	
Salaries and all other compensation (officers, \$14,900.92; home office employees, \$12,094.95) .....	26,995.87	

Medical examiner's fees, \$9,189.45; inspection of risks, \$346.89; total.....	\$ 9,536.24
Taxes on new premiums and renewal premiums, \$5,490.77; on franchise, \$ ....; on reserves, \$ ....; municipal licenses, \$175; total.....	5,665.77
Taxes on real estate, \$....; on other investments, \$38.75; total..	32.75
Insurance department fees and agents' licenses, including fees for examining company .....	2,436.71
Repairs and expenses (other than taxes) on real estate.....	241.15
Rent (including \$.... for company's use of own buildings), less \$.... received under sub-lease .....	3,753.66
Advertising, \$3,146.32; printing and stationery, \$2,565.18; postage, \$1,249.30; total.....	6,962.80
Legal expenses, \$3,048.90; for furniture, etc., \$240.14; total.....	3,289.04
Losses on sales of real estate, \$....; on sale or maturity of securities, \$150; total.....	150.00
All other items, viz: Actuarial services, \$1,100; exchange and collections, \$369.66; express, \$233.23; fire insurance, \$15.25; miscellaneous expense, \$423.12; telegrams, \$349.66; telephone, \$213.25; total.....	2,708.26
(Total miscellaneous expenses, \$179,994.73.)	

Total disbursements.....	\$ 251,648.69
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Balance .....	\$ 371,853.10
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Invested in the following:

## LEDGER ASSETS.

As per ledger accounts:

Book value real estate, unincumbered, \$800; incumbered, \$....; total.....	\$ 800.00
Mortgage loans on real estate first liens, \$172,606.74; other than first, \$3,000; total.....	175,606.74
Loans secured by pledge of bonds, stocks or other collaterals.	33,910.00
Loans made to policy-holders on this company's policies assigned as collateral.....	25,539.69
Premium notes on policies in force, of which \$.... is for first year's premiums.....	16,918.62
Book value bonds excluding interest, \$14,000; stocks, \$5,000; total.....	19,000.00
Cash in company's office, \$2,331.43; deposited in bank: Globe National bank, Chicago, \$24,581.33; Citizens bank, South Sioux City, \$418.50; First National, \$175; total.....	32,506.26
Bills receivable, \$15,845.37; agents' debit balances, \$46,316.15; total.....	62,161.52
Tax sale certificates.....	7,172.84
Total .....	\$ 374,617.67
Deduct ledger liabilities: Agents' credit balances, \$3,264.57; borrowed money, \$....; all other, \$ ....; total.....	3,264.57
Total net ledger assets .....	\$ 371,353.10

## NON-LEDGER ASSETS.

Interest due, \$5,985.65; and accrued, \$421.50, on mortgages; total	\$ 6,407.15
Interest due, \$375; and accrued, \$333.33, on bonds and stocks; total .....	708.33
Interest due, \$1,735.00; and accrued, \$..... on collateral loans; total.....	1,735.00
Interest due, \$....; and accrued, \$658.03, on premium notes, loans or liens; total.....	658.03
Interest due, \$....; and accrued, \$161.84, on other assets; total	161.84
Rents due, \$....; and accrued, \$...., on company's property or lease .....	None.
Total. ....	\$ 9,670.95

Market value of real estate over book value.....	\$	400.00	
Market value (not including interest) of bonds and stocks over book value.....		None.	
Total .....	\$	400.00	
	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 41,590.26	\$ 8,630.46	
Gross deferred premiums on policies outstanding December 31st.....	3,046.33	17,341.00	
Totals .....	\$ 44,636.59	\$ 25,971.46	
Deduct cost of collection, 50 per cent on "new," and 5 per cent on "renewals".....	22,318.30	1,298.57	
Totals .....	\$ 22,318.30	\$ 24,673.80	
Net amount of uncollected and deferred premiums.....			46,991.19
Other items: Furniture, fixtures and safe.....			6,426.91
Gross assets.....			\$ 434,842.15

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loans on, \$....; total.....	None.	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....	\$ 6,426.91	
Commuted commissions, \$....; agents' debit balances, not secured by bonds, \$14,248.08; total.....	14,248.08	
Loans on personal security, endorsed or not, \$....; bills receivable, unsecured, \$5,571.75; total.....	5,571.75	
Premium notes or loans and net premiums in excess of reserve on policies.....	8,355.25	
Commissions payable to agents on premium notes when paid.....	None.	
Depreciation in ledger assets to bring same to market value: Real estate, \$....; bonds and stocks, \$....; other, \$....; total.....	None.	
Total .....	\$ 34,601.99	
Total admitted assets.....		\$ 400,240.16

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest .....	\$ 232,642.92	
Special reserve of term insurance .....	44,830.40	
Same for reversionary additions .....	None.	
Same for annuities (including those in reduction of premiums) .....	None.	
Total .....	\$ 276,973.32	
Deduct net value of risks of this company reinsured in other solvent companies.....	1,612.18	
Net reserve.....		\$ 275,361.14
Present value of amounts not yet due on matured installment policies (face, \$14,000).....	\$ 9,737.50	
Matured endowments due and unpaid.....	None.	
Death losses due and unpaid.....	None.	
Death losses in process of adjustment or adjusted and not due..	2,550.00	
Death losses which have been reported and no proofs received .....	None.	

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Death losses and other policy claims resisted by the company, not yet outlawed.....	\$ 2,000.00
Due and unpaid on annuity claims, \$.....; on installment policies, \$.....; total.....	None.
Gross policy claims .....	\$ 14,277.50
Deduct due from solvent companies for reinsurance.....	9,729.54
Net policy claims.....	\$ 4,547.96
Unpaid dividends or other profits due policy holders, including those con- tingent on payment of outstanding and deferred premiums.....	None.
Unpaid interest or dividends to stockholders.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	None.
Premiums paid in advance.....	4,744.47
Surrender values claimable on policies canceled whose reserves are not included.....	11,861.28
Any other liability.....	None.
Liabilities on policy holders' account.....	\$ 298,514.85
Gross divisible surplus.....	\$ 3,725.31
Capital stock paid up.....	100,000.00— 108,725.31
Total .....	\$ 400,240.16

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and re- versionary ad- ditions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....	1,978	\$ 3,706,619	111	\$ 253,500	3,771	\$ 6,045,157	\$ 43,725.99	5,860	\$10,089,001.99
New policies iss'd	29	7,428			3,611	5,159,258	17,578.44	2,640	5,184,284.44
Old policies rev'd	7	13,600			4	2,100		11	15,600.00
Old changed and increased .....					6	28,633		6	28,633.00
Transfer.....	406	492,400	76	293,000				484	785,400.00
Total .....	2,432	\$ 4,219,947	187	\$ 546,500	6,392	\$11,275,148	\$ 61,804.43	9,001	\$16,102,899.43
Deduct ceased:									
By death .....	18	39,650	1	10,000	14	20,500		33	70,150.00
By maturity .....									
By expiry .....					2,171	3,413,669	7,709.84	2,171	3,421,378.84
By surrender.....	8	21,000	3	12,000	63	92,038	2,482.13	74	127,520.13
By lapse .....	315	620,000	28	119,000			5,372.83	341	744,372.83
By change and de- crease.....	1	1,000	5	4,000				6	5,000.00
By not being tak'n Transfer.....	1	1,000	1	1,000	423	762,650		425	764,650.00
					484	785,400		484	785,400.00
Total termin'd	343	\$ 682,650	36	\$ 146,000	3,155	\$ 5,074,267	\$ 15,564.80	3,534	\$ 5,913,471.80
Outstanding end of year....	2,079	\$ 3,537,297	151	\$ 400,500	3,237	\$ 6,200,881	\$ 45,739.63	5,467	\$10,184,427.63

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none except by special arrangement; on renewal premiums, loan after five years

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Stock and non-participating business.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

#### BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year .....	749	\$1,163,128.72
Number and amount of policies on the lives of citizens of said state issued during the year .....	854	866,456.24
Total .....	1,103	\$2,032,584.96
Deduct number and amount which have ceased to be in force during the year .....	376	668,191.42
Total number and amount of policies in force in said state, December 31st, last .....	727	\$1,364,393.54
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	2	\$ 1,150.00
Total.....	2	\$ 1,150.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$1,150; by compromise, \$....; total..	2	1,150.00
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$29,238.58; notes or credits, \$....; total, \$29,238.58.		

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NORTHWESTERN LIFE AND SAVINGS COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ARTHUR REYNOLDS.

Vice-President, JOHN H. OWEN.

Secretary, CHARLES C. CROWELL.

[Incorporated March 23, 1896. Commenced business May 6, 1896.]

Home office, Des Moines, Iowa.

#### CAPITAL STOCK.

Amount of capital stock authorized.....	\$100,000.00	
Amount of capital stock subscribed for.....	100,000.00	
Amount of capital paid up in cash.....	25,000.00	
Amount of net ledger assets, December 31st of previous year..		24,637.12
....crease of paid up capital during 1897.....	None.	
Total .....		\$ 34,637.12

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$73,163.85, and \$.... for first year's reinsurance.....	\$ 73,163.85
Renewal premiums, less interest included in deferred premiums, \$6,570.90, and \$.... for renewal reinsurance.....	6,570.90
Dividends applied by policy holders to pay running premiums, first year premium, \$....; renewals, \$....; total .....	None.
Dividends applied by policy holders to purchase paid up additions and annuities.....	None.
Surrender values applied to pay running premiums, first year premiums, \$....; renewals, \$....; total .....	None.
Surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities (other than matured installment policies) .....	None.
Total premium income.....	\$ 79,734.75
Rents from company's property, including \$.... for company's own use of buildings.....	None.
Interest on loans on mortgages of real estate.....	\$ 1,787.29
Interest on collateral loans, including premium notes, loans or liens.....	55.07
Interest on bonds and dividends on stocks.....	None.
Interest on other debts due the company, and on deposits in banks.....	None.
Discount on claims paid in advance, \$....; interest on deferred premiums, \$....; total .....	None.
Total rents and interest.....	\$ 1,842.06
Profit on sales of real estate, \$....; on sale or maturity of securities, \$....; total .....	None.
Ledger assets, other than premiums, received from other companies for assuming their risks .....	None.
From other sources .....	None.
Total income during the year.....	\$ 81,577.81
Sum of both amounts.....	\$ 116,214.98

## DISBURSEMENTS DURING YEAR.

For death claims, \$500; additions, \$....; total.....	\$ 500.00
Matured endowments, \$....; additions, \$....; total .....	None.
Installment death claims, \$....; additions, \$....; total .....	None.
Total .....	\$ 500.00
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments.....	None.
Total net amount actually paid for losses and matured endowments.....	\$ 500.00
Paid to annuitants.....	None.
Premium notes, voided by lapse, less \$....; restored by revival .....	None.
Dividends paid policy holders, less \$....; received for dividends on reinsurances.....	None.
Dividends applied by policy holders to pay running premiums .....	None.
Dividends applied by policy holders to purchase paid up additions and annuities.....	None.

Surrender values paid, less \$....; received on surrendered reinsurance.....	None.
Surrender values applied to pay running premiums .....	None.
Surrender values applied to purchase paid up insurance and annuities.....	None.
(Total paid policy holders, \$500.)	
Paid stockholders for interest or dividends (amount declared during the year, \$317) .....	\$ 317.00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$44,245.71; renewal policies, \$69.15; on annuities, \$....; total.....	44,315.86
Commuting renewal commissions.....	None.
Salaries and allowances for agencies, including managers, agents and clerks .....	534.63
Salaries and all other compensation (officers, \$4,975.30; home office employes, \$389) .....	5,364.30
Medical examiners' fees, \$....; inspection of risks, \$....; total .....	None.
Taxes on new premiums, \$....; renewal premiums, \$...; on franchise, \$....; on reserves, \$....; municipal licenses, \$....; total.....	None.
Taxes on real estate, \$....; on other investments, \$....; total .....	None.
Insurance department fees and agents' licenses.....	54.50
Repairs and expenses (other than taxes) on real estate.....	None.
Rent (including \$.... for company's use of own buildings), less \$.... received under sub-lease.....	602.95
Advertising, \$199.95; printing and stationery, \$228.60; postage, \$199.53; total.....	628.13
Legal expenses, \$141.02; for furniture, etc., \$180.75; total.....	321.77
Losses on sales of real estate, \$....; on sale or maturity of securities, \$...; total.....	None.
All other items, viz: Office supplies, \$24.55; collection fees, \$57.29; miscellaneous expenses, \$217.69; profit and loss account, company's share of premium notes charged off, \$1,637.02; total.....	1,936.55
(Total miscellaneous expenses, \$ 54,575.58.)	
Total disbursements.....	\$ 55,075.63
Balance .....	\$ 61,139.25
Invested in the following:	
LEDGER ASSETS.	
As per ledger accounts:	
Book value real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$36,612; other than first, \$108; total .....	\$ 36,720.00
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Loans made to policy holders on this company's policies assigned as collateral .....	None.
Premium notes on policies in force, of which \$21,056.34 is for first year's premiums.....	21,056.34
Book value bonds, excluding interest, \$....; stocks, \$...; total .....	None.
Cash in company's office, \$510.41; deposited in Marquardt Savings bank, \$15,904.28; American Savings bank, \$100; Farmers' Savings bank, Grass Lake, Mich., \$260; total .....	16,674.69
Bills receivable, \$...; agents' debit balances, \$1,072.46; total..	1,072.46
Total .....	\$ 75,523.49
Deduct ledger liabilities: agents' credit balances, \$91.10; balance due stockholders for organization, \$197.85; all other, agents' contingent credit in premium notes, \$14,095.29 .....	14,384.24
Total net ledger assets as per balance.....	\$ 61,139.25

## NON-LEDGER ASSETS.

Interest due, \$....; and accrued, \$1,228.90 on mortgages; total..	\$	1,228.90
Interest due, \$....; and accrued, \$...., on bonds and stocks; total.....	None.	
Interest due, \$....; and accrued, \$....; on collateral loans; total.....	None.	
Interest due, \$....; and accrued, \$....; on premium notes, loans or liens; total.....	None.	
Interest due, \$....; and accrued, \$...., on other assets; total.....	None.	
Rents due, \$....; and accrued, \$...., on company's property or lease.....	\$	1,228.90
Market value of real estate over book value.....	None.	

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	None.	
Gross deferred premiums on policies outstanding December 31st.....	\$ 1,569.75	\$ 5,327.70
Totals.....	\$ 1,569.75	\$ 5,327.70
Deduct cost of collection, 62½ per cent on "new;" 2 per cent on "renewals".....	981.10	106.55
Totals.....	\$ 588.65	\$ 5,221.15
Net amount of uncollected and deferred premiums.		\$ 5,809.80
Other items.....	None.	
Gross assets.....		\$ 68,177.95

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loans on, \$....; total.....	None.
Supplies, printed matter, stationery, furniture, fixtures, etc. ....	None.
Commuted commissions, \$....; agents' debit balances, not secured by bonds, \$1,072.46; total.....	\$ 1,072.46
Loans on personal security, endorsed or not, \$....; bills receivable, unsecured, \$....; total.....	None.
Premium notes or loans and net premiums in excess of reserve on policies, and less commissions payable to agents on premium notes when paid.....	6,961.05
Depreciation in ledger assets to bring same to market value: Real estate, \$....; bonds and stocks, \$....; other, \$....; total.....	None.
Total.....	\$ 8,033.51
Total admitted assets.....	\$ 60,144.44

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$ 21,151.24
Same for reversionary additions.....	None.
Same for annuities (including those in reduction of premiums).....	None.
Total.....	\$ 21,151.24
Deduct net value of risks of this company reinsured in other solvent companies.....	None.
Net reserve.....	\$ 21,151.24
Present value of amounts not yet due on matured installment policies (face, \$....).....	None.



Matured endowments due and unpaid.....	None.
Death losses due and unpaid.....	None.
Death losses in process of adjustment or adjusted and not due.....	None.
Death losses which have been reported and no proofs received.....	None.
Death losses and other policy claims resisted by the company, not yet outlawed.....	None.
Due and unpaid on annuity claims, \$....; on installment policies, \$....; total.....	None.
Gross policy claims.....	None.
Deduct due from solvent companies for reinsurance.....	None.
Net policy claims.....	None.
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	None.
Unpaid interest or dividends to stockholders.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	None.
Premiums paid in advance.....	None.
Any other liability.....	None.
Liabilities on policy-holders' account.....	\$ 21,151.24
Gross divisible surplus.....	\$ 13,993.20
Capital stock paid up.....	25,000.00— 28,993.20
Total.....	\$ 60,144.44

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....			354	\$ 99,750				354	\$ 99,750.00
New policies issued.....			1337	294,600				1,337	294,600.00
Old policies revid.....			1	200				1	200.00
Old changed and increased.....									
Total.....			1692	\$ 394,550				1,692	\$ 394,550.00
Deduct ceased:									
By death.....			4	500				4	500.00
By maturity.....									
By expiry.....									
By surrender.....									
By lapse.....			256	62,250				256	62,250.00
By change and decrease.....			22	9,400				22	9,400.00
By not being tak'n.....			38	9,500				38	9,500.00
Total termin'd.....			322	\$ 81,650				322	\$ 81,650.00
Outstanding end of year.....			1370	\$ 312,900				1,370	\$ 312,900.00

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, all or part, on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None, except expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

#### BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year .....	354	\$ 99,750.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	1,337	294,600.00
Total.....	1,691	\$ 394,350.00
Deduct number and amount which have ceased to be in force during the year.....	321	81,450.00
Total number and amount of policies in force in said state, December 31 last.....	1,370	\$ 312,900.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year .....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	4	500.00
Total.....	4	\$ 500.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$500; by compromise, \$ ...; total...	4	500.00
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$58,904.91; notes or credits, \$20,829.84; total, \$79,734.75.		

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE REGISTER LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, W. M. RADCLIFFE.

[Incorporated April 17, 1889. Commenced business April 22, 1889.]

Home office, Davenport, Iowa.

#### CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; ....Mutual.	
Amount of capital paid up in cash.....Mutual.	
Amount of net ledger assets, December 31st of previous year..	\$ 26,468.81
....crease of paid up capital during 1897.....	None.
Total.....	\$ 26,468.81

## INCOME DURING THE YEAR.

First year's premiums, less interest included in deferred premiums, \$....; and \$.... for first year's reinsurance .....	\$ 13,313.72
Renewal premiums, less interest included in deferred premiums, \$....; and \$.... for renewal insurance.	13,720.43
Dividends applied by policy-holders to pay running premiums, first year premium, \$....; renewals, \$....; .....	515.90
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	457.51
Surrender values applied to pay running premiums, \$....; renewals, \$....; .....	None.
Surrender values applied to purchase paid up insurance and annuities.....	None.
Consideration for annuities (other than matured installment policies).....	None.
Total premium income.....	\$ 27,907.65
Rents from company's property, including \$.... for company's use of own buildings.....	None.
Interest on loans on mortgages of real estate.....	1,061.54
Interest on collateral loans, including premium notes, loans or liens.....	139.83
Interest on bonds and dividends on stocks .....	None.
Interest on other debts due the company, and on deposits in banks.....	222.97
Discount on claims paid in advance, \$....; interest on deferred premiums, \$....; total.....	None.
Total rents and interest .....	1,424.34
Profit on sales of real estate, \$....; on sale or maturity of securities, \$....; total.....	None.
Ledger assets, other than premiums, received from other companies for assuming their risks.....	None.
From other sources.....	None.
Total income during the year;.....	\$ 29,331.99
Sum of both amounts.....	\$ 55,500.80

## DISBURSEMENTS DURING YEAR.

For death claims, \$4,530; additions, \$42.27 .....	\$ 4,592.27
Matured endowments, \$....; additions, \$....; total.....	None.
Installment death claims, \$....; addition, \$....; total.....	None.
Total.....	\$ 4,592.27
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$.... is for matured endowments.....	None.
Total net amount actually paid for losses and matured endowments.....	\$ 4,592.27
Paid to annuitants.....	None.
Premium notes, voided by lapse, less \$....; restored by revival.....	None.
Dividends paid policy-holders less \$....; received for dividends on reinsurances.....	515.90
Dividends applied by policy-holders to pay running premiums.....	457.51
Dividends applied by policy-holders to purchase paid up additions and annuities.....	None.
Surrender values paid, less \$....; received on surrendered reinsurances.....	None.

Surrender values applied to pay running premiums.....	\$ 1,186.92
Surrender values applied to purchase paid up insurance and annuities.....	142.64
(Total paid policy-holders, \$6,895.33.)	
Paid stockholders for interest or dividends (amount declared during the year, \$....)	None.
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$5,331.85; renewal policies, \$....; on annuities, \$....; total.....	5,331.85
Commuting renewal commissions.....	None.
Salaries and allowances for agencies, including managers, agents and clerks.....	2,661.25
Salaries and all other compensation (officers, \$2,505.81; home employees, \$913.50) .....	3,419.31
Medical examiners' fees, \$960.40; inspection of risks, \$....; total	960.40
Taxes on new premiums, \$....; renewal premiums, \$....; on franchise, \$....; on reserves, \$....; municipal licenses, \$....; total.....	None.
Taxes on real estate, \$....; on other investments, \$....; total	None.
Insurance department fees and agents' licenses.....	16.00
Repairs and expenses (other than taxes) on real estate..	None.
Rent (including \$.... for company's use of own building), less \$.... received under sub-lease; total.....	360.00
Advertising, \$210.90; printing and stationery, \$404.37; postage, \$123.56; total.....	737.83
Legal expenses, \$88.57; for furniture, etc., \$13.75; total.....	102.32
Losses on sales of real estate, \$....; on sale or maturity of securities, \$....; total.....	None.
All other items, viz: Agents' traveling expenses, \$1,445.09; exchange, \$108.81; sundry expense, janitor, gas, telephone, telegrams, express, etc., \$334.95; total.....	1,788.85
(Total miscellaneous expenses, \$15,377.81.)	
Total disbursements.....	\$ 22,273.14
Balance.....	\$ 33,527.66
Invested in the following:	
<b>LEDGER ASSETS.</b>	
As per ledger accounts:	
Book value real estate, unincumbered, \$....; incumbered, \$....; .....	None.
Mortgage loans on real estate, first liens, \$15,700; other than first, \$....; total.....	\$ 15,700.00
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Loans made to policy-holders on this company's policies assigned as collateral.....	634.80
Premium notes on policies in force, of which \$3,762.94 is the first year's premiums.....	5,312.88
Book value bonds, excluding interest, ....; \$stocks, \$....; total .....	None.
Cash in company's office, \$2,064.39; deposited in Citizens National bank, \$70.76; German Savings bank, \$262.53; Davenport Savings bank, \$734.13; Farmers Savings bank, \$563.49; Union Savings bank, \$1,077.72; Scott County Savings bank, \$1,394.85; total.....	6,139.77
Bills receivable, \$3,173.10; agents' debit balances, \$2,578.61; total	5,750.71
Total.....	\$ 33,527.66
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; total.....	None.
Total net ledger assets, as per balance.....	\$ 33,527.66

## NON-LEDGER ASSETS.

Interest due, \$34; and accrued, \$243.88 on mortgages; total.....	\$	377.88
Interest due, \$....; and accrued, \$.... on bonds and stocks; total.....		None.
Interest due, \$....; and accrued, \$.... on collateral loans; total.....		None.
Interest due, \$....; and accrued, \$... on premium notes, loans or liens; total.....		None.
Interest due, \$....; and accrued, \$.... on other assets; total.....		None.
Rents due, \$....; and accrued, \$.... on company's property or lease; total.....		None.
Total .....	\$	377.88
Market value of real estate over book value .....		None.
Market value (not including interest) of bonds and stocks over book value.....		None.
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st....	\$ 984.27	\$ 219.48
Gross deferred premiums on policies outstanding December 31st .....	439.36	658.98
Total.....	\$ 1,373.63	\$ 878.46
Deduct cost of collection .... per cent on "new;" .... per cent on "renewals" .....	346.41	43.92
Total.....	\$ 1,027.22	\$ 834.54
Net amount of uncollected and deferred premiums.....		\$ 1,861.76
Other items: Furniture and fixtures, \$776.52; supplies, \$300; total .....		1,076.52
Gross assets.....		\$ 36,843.82

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$....; loaned on, \$....; total..	None.
Supplies, printed matter, stationery, furniture and fixtures, safes, etc.....	\$ 1,076.52
Commuted commissions, \$....; agents' debit balances, not secured by bonds, \$378.59; total.....	378.59
Loans on personal security, endorsed or not, \$....; bills receivable, unsecured, \$1,933.16; total .....	1,933.16
Premium notes or loans and net premiums in excess of reserve on policies.....	None.
Commissions payable to agents on premium notes when paid.....	None.
Depreciation in ledger assets to bring same to market value: Real estate, \$....; bonds and stocks, \$....; other, \$....; total .....	None.
Total .....	\$ 2,388.27
Total admitted assets.. .....	\$ 33,455.55

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuaries table of mortality, with 4 per cent interest and for reversionary additions.....	\$ 12,065.84
Same for annuities (including those in reduction of premiums) .....	None.
Total .....	\$ 12,065.84

Deduct net value of risks of this company reinsured in other solvent companies.....None.

Net reserve.....	\$ 12,065.54
Present value of amounts not yet due on matured installment policies (face, \$....;) total.....	None.
Matured endowments due and unpaid.....	None.
Death losses due and unpaid.....	None.
Death losses in process of adjustment or adjusted and not due.....	None.
Death losses which have been reported and no proofs received.....	None.
Death losses and other policy claims resisted by the company, not yet outlawed.....	None.
Due and unpaid on annuity claims, \$....; on installment policies, \$....; total.....	None.
Gross policy claims.....	None.
Deduct due from solvent companies for reinsurance.....	None.
Net policy claims.....	None.
Unpaid dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	None.
Unpaid interest or dividends to stockholders.....	None.
Salaries, rents, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	346.60
Premiums paid in advance.....	None.
Any other liability.....	None.
Liabilities on policy holders' account.....	12,412.14
Gross divisible surplus.....	21,043.41
Capital stock paid up.....	None.
Total.....	\$ 23,455.55

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....	309	\$ 380,171	23	\$ 26,000	237	\$ 360,500	\$ 3,755.00	569	\$ 770,426.00
New policies iss'd	294	325,417	40	50,500	18	23,500	5,631.00	352	405,048.00
Old policies rev'd									
Old changed and increased									
Total.....	603	\$ 705,588	63	\$ 76,500	255	\$ 384,000	\$ 9,386.00	921	\$ 1,175,474.00
Deduct ceased:									
By death.....	3	2,550	1	2,000			42.27	3	4,592.27
By maturity.....									
By expiry.....									
By surrender.....	25	30,500	2	3,000			322.25	27	33,822.25
By lapse.....	100	120,500						100	120,500.00
By change and decrease.....									
By not being tak'n									
Total termin'd	127	\$ 153,550	3	\$ 5,000			\$ 364.52	130	\$ 158,914.52
Outstanding end of year.....	476	\$ 552,038	60	\$ 71,500	255	\$ 384,000	\$ 9,021.48	791	\$ 1,016,559.48

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums no definite amount; on renewal premiums not to exceed net cash value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

## BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	589	\$ 770,493.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	352	405,048.00
Total .....	921	\$1,175,474.00
Deduct number and amount which have left state and ceased to be in force during the year.....	168	209,914.52
Total number and amount of policies in force in said state December 31st last.....	753	\$ 965,559.48
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	3	\$ 4,592.27
Total .....	3	\$ 4,592.27
Amount of losses and claims on policies in said state settled during the year, in cash, \$4,592.27; by compromise, \$ ....; total	3	\$ 4,592.27
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$21,501.08; notes or credits, \$5,312.35; (on policy holders removed from state, \$1,094.22;) total, \$26,813.43.		

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK D. JACKSON.

Secretary, SIDNEY A. FOSTER.

[Incorporated, March 15, 1886. Commenced business, March 18, 1886.]

Home office, Des Moines, Iowa.

## CAPITAL STOCK.

Amount of capital stock authorized, \$....; subscribed for, \$....; ...Mutual.

Amount of capital paid up in cash .....Mutual.

Amount of net ledger assets, December 31st of previous year..	\$ 164,009.24
....crease of paid-up capital during 189..	None.
Total .....	\$ 164,009.24

## INCOME DURING YEAR.

First year's premiums, less interest included in deferred premiums, \$....., and \$843.59 for first year's reinsurance.....	\$ 40,091.76
Renewal premiums, less interest included in deferred premiums, \$....., and \$1,084.38 for renewal reinsurance.....	53,959.80
Dividends applied by policy-holders to pay running premiums, first year premium, \$...; renewals, \$....; total.....	1,495.17
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	None.
Surrender values applied to pay running premiums, first year premiums, \$....; renewals, \$....; total.....	None.
Surrender values applied to purchase paid-up insurance and annuities.....	None.
Consideration for annuities (other than matured installment policies).....	None.
Total premium income.....	\$ 96,146.23
Rents from company's property, including \$.... for company's use own buildings. ....	None.
Interest on loans on mortgages of real estate.....	\$ 9,239.65
Interest on collateral loans, including premium notes, loans or liens. ....	866.48
Interest on bonds and dividends on stocks....	None.
Interest on other debts due the company, and on deposits in banks.....	None.
Discount on claims paid in advance, \$....; interest on deferred premiums, \$787.47; total.....	787.47
Total rents and interest.....	\$ 10,893.80
Profits on sales of real estate, \$....; on sale or maturity of securities, \$....; total.....	None.
Ledger assets, other than premiums, received from other companies for assuming their risks..	None.
From other sources, viz. (profit and loss account) Guarantee fund .....	50,000.00
Total income during the year.....	\$ 157,040.03
Sum of both amounts.....	\$ 321,049.27

## DISBURSEMENTS DURING YEAR.

For death claims, \$23,459.75; additions, \$....; total...	\$ 23,459.75
Matured endowments, \$....; additions, \$...; total.....	None.
Installment death claims, \$500; additions, \$....; total.....	500 00
Total.....	\$ 23,959.75
Deduct amount received from other companies for claims on policies of this company reinsured, of which \$... is for matured endowments.....	1,725.00
Total net amount actually paid for losses and matured endowments.....	\$ 22,234.75
Policy loan notes voided by lapse .....	211.72
Premium notes, voided by lapse, less \$....; restored by revival .....	56.18
Dividends paid policy-holders less \$....; received for dividends on reinsurances .....	2,168.57



Dividends applied by policy-holders to pay running premiums.	\$ 1,495.17
Dividends applied by policy-holders to purchase paid-up additions and annuities.....	None.
Surrender values paid less \$....; received on surrendered reinsurance.....	10,028.16
Surrender values applied to purchase paid-up insurance and annuities.....	None.
(Total paid policy-holders, \$37,194.56.)	
Paid stockholders for interest or dividends (amount declared during the year, \$....)	None.
Commissions and bonuses to agents (less commission received on reinsurances), new policies \$39,557.95; renewal policies, \$2,947.07; on annuities, \$ .. ; total .....	42,505.02
Commuting renewal commissions.....	750.00
Salaries and allowances for agencies, including managers, agents and clerks.....	4,005.19
Salaries and all other compensation (officers, \$3,883; home office employees, \$3,729.43).....	12,592.43
Medical examiners' fees, \$3,812; inspection of risks, \$389.21; total	4,101.21
Taxes on new premiums, \$782.53; renewal premiums, \$....; on franchise, \$....; on reserves, \$....; municipal licenses, \$....; total.....	782.52
Taxes on real estate, \$....; on other investments, \$....; total.....	None.
Insurance department fees and agents' licenses.....	497.00
Repairs and expenses (other than taxes) on real estate.....	None.
Rent (including \$.... for company's use of own buildings), less \$.... received under sub-lease.....	1,903.87
Advertising, \$1,236.37; printing and stationery, \$1,715.06; postage, \$544.94; total .....	3,496.37
Legal expenses, \$429.93; for furniture, etc., \$219.99; total.....	649.92
Losses on sales of real estate, \$....; on sale or maturity of securities, \$...; total.....	None.
All other items, viz.: Actuarial services, \$253.24; collection expenses, \$310.88; loan expenses, \$70.02; managerial expenses, \$3,469.19; office expenses, \$908.67; telegraphing, \$196.87; total.....	5,238.87
(Total miscellaneous expenses, \$676,522.20.)	
Total disbursements.....	\$ 113,716.75
Balance.....	\$ 207,332.52
Invested in the following:	
<b>LEDGER ASSETS.</b>	
As per ledger accounts:	
Book value real estate, unincumbered, \$....; incumbered, \$ ....; total.....	None.
Mortgage loans on real estate, first liens, \$169,255; other than first, \$1,968; total.....	\$ 171,223.00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Loans made to policy-holders on this company's policies assigned as collateral.....	17,124.52
Premium notes on policies in force, of which \$ ... is for first year's premiums.....	2,477.04
Book value bonds, excluding interest and stocks.....	8,500.00
Cash in company's, office, \$2,648.09; deposited in bank, \$....; total .....	2,648.09
Bills receivable, \$142.02; agent's debit balances, \$4,333.54; total.....	4,475.56
Advanced to agents (secured).....	884.51
Total .....	\$ 207,332.52
Deduct ledger liabilities: Agents' credit balance, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets .....	\$ 207,332.52

## NON-LEDGER ASSETS.

Interest due, \$1,273.33; and accrued, \$3,516.66 on mortgages; total.....	\$ 4,789.99
Interest due, \$ ....; and accrued, \$.... on bonds and stocks; total.....	None.
Interest due, \$.....; and accrued, \$.... on collateral loans total.....	None.
Interest due, \$166 68; and accrued, \$291.53 on premium notes, loans or liens; total.....	461.20
Interest due, \$.....; and accrued, \$.... on other assets; total.....	None.
Rents due, \$.....; and accrued, \$.... on company's property or lease; total.....	None.
Total .....	\$ 5,251.19
Market value of real estate over book value.....	None.
Market value (not including interest) of bonds and stock over book value.....	None.

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 11,493 70	\$ 7,900.55
Gross deferred premiums on policies outstanding December 31st.....	3,900.60	6,138.87
Total .....	\$ 15,394 30	\$ 14,039.42
Deduct cost of collection 60 per cent on "new;" 4 per cent on "renewals".....	9,236 58	561 57
Total .....	\$ 6,157 72	\$ 13,477.85
Net amount of uncollected and deferred premiums.....		\$ 19,635 57
Other items; furniture, fixtures and safes, \$2,558.70; commuted commissions, \$1,645; total.....		4,203 70
Gross assets.....		\$ 236,422.98

## DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$...; loans on, \$....; total....	None.
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....	\$ 2,558.70
Commuted commissions, \$1,645; agents' debit balances, not secured by bonds, \$4,333.54; total .....	5,978.54
Loans on personal security, endorsed or not, \$ ....; bills receivable, unsecured \$142 02; total.....	142.02
Premium notes or loans and net premiums in excess of reserve on policies.....	867.25
Commissions payable to agents on premium notes when paid.....	None.
Depreciation in ledger assets to bring same to market value: real estate, \$.....; bonds and stocks, \$.....; other, \$.....; total .....	None.
Total .....	\$ 9,546.51
Total admitted assets.....	\$ 226,876 47

## NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1897, as computed by the company according to the actuarial table of mortality, with 4 per cent interest. ....	\$ 175,925 67
Same for reversionary additions .....	None.
Same for annuities (including those in reduction of premiums) ..	

..... None.	
Total ..	\$ 175,925.67
Deduct net value of risks of this company reinsured in other solvent companies.....	578.54
Net reserve .....	\$ 175,347.13
Present value of amounts not yet due on matured installment policies (face, \$10,000).....	5,749.60
Matured endowments due and unpaid.....	None.
Death losses due and unpaid.....	None.
Death losses in process of adjustment, or adjusted and not due..	\$ 5,000.00
Death losses which have been reported and no proofs received..	None.
Death losses and other policy claims resisted by the company, not yet outlawed.....	10,000.00
Due and unpaid on annuity claims, \$.....; on installment policies, \$.....; total.....	None.
Gross policy claims .....	\$ 15,000.00
Deduct due from solvent companies for reinsurance.....	5,000.00
Net policy claims.....	\$ 10,000.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....	None.
Unpaid interest or dividends to stockholders .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	None.
Premiums paid in advance.....	154.22
Surrender values claimable on policies canceled.....	220.11
Any other liability .....	None.
Liabilities on policy-holders' account.....	191,490.06
Gross divisible surplus .....	\$ 25,396.41—
Capital stock paid up.....	None.
Total .....	\$ 226,876.47

## EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Amount returned premium and reversionary additions.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.....	330	\$ 662,114	187	\$ 368,100	1,462	\$ 2,694,900	.....	1,979	\$ 3,725,114
New policies issued.....	107	183,220	97	208,000	1,065	2,215,700	.....	1,259	2,604,920
Old policies rev'd.....	6	16,500	3	6,000	66	111,500	.....	75	124,000
Old changed and increased.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	443	\$ 861,834	287	\$ 580,100	2,533	\$ 5,022,100	.....	3,313	\$ 6,464,034
Deduct ceased:									
By death.....	1	1,500	1	1,000	17	40,500	.....	19	43,000
By maturity.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By expiry.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
By surrender.....	2	3,000	7	12,000	50	73,500	.....	59	88,500
By lapse.....	74	185,000	18	73,000	448	923,500	.....	540	1,181,500
By change and decrease.....	.....	3,000	.....	5,500	.....	23,000	.....	.....	31,500
By not being tak'n.....	19	83,875	27	92,500	258	536,500	.....	304	662,875
Total termin'd.....	96	\$ 226,375	53	\$ 184,000	773	\$ 1,597,000	.....	922	\$ 2,007,375
Outstanding end of year.....	347	\$ 635,459	234	\$ 396,100	1,810	\$ 3,425,100	.....	2,391	\$ 4,456,659

## MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. An amount equal to 7 per cent of guarantee fund.

Does any officer, director or trustee receive any commission on the business of the company?

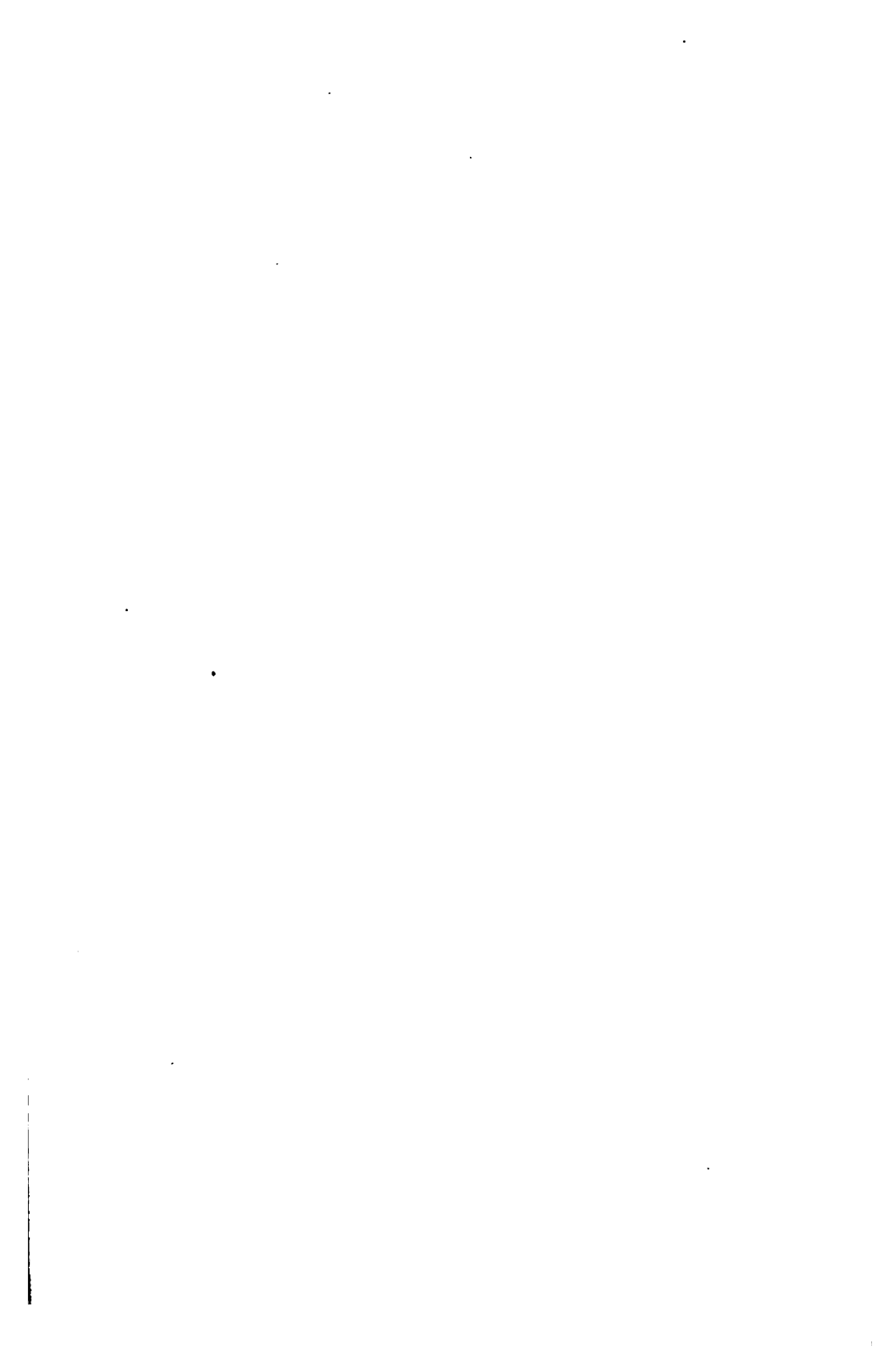
Answer. No.

## BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	1,808	\$ 2,005,114
Number and amount of policies on the lives of citizens of said state issued during the year.....	497	777,720
Total.....	1,800	\$ 2,782,834
Deduct number and amount which have ceased to be in force during the year.....	198	298,375
Total number and amount of policies in force in said state December 31st last.....	1,602	\$ 2,489,459
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in said state incurred during the year.....	6	8,500
Total.....	6	\$ 8,500
Amount of losses and claims on policies in said state settled during the year in cash, \$8,209.75; by compromise, \$290.25; total.....		8,500

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$46,064.92; notes or credits, \$3,188.21; total, \$49,253.13.



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## **LIFE INSURANCE TABLES.**

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### **TABLE No. 1**

**Shows the life insurance business transacted in Iowa during the year 1897, giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.**

### **TABLE No. 2**

**Gives the condition of all life companies doing business in the state during the year. Also the business done as shown by their annual statements.**

### **TABLE No. 3**

**Is an exhibit of the number and amount of policies issued and terminated during the year 1897, and the manner of termination.**

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TABLE

Showing business done in Iowa during the year 1897.

NAME OF COMPANY.		LOCATION.	NUMBER OF POLICIES.			
			In force Decem- ber 31, 1896.	Written during 1897.	Terminated dur- ing 1897.	In force Decem- ber 31, 1897.
Aetna.....	{ Life..... { Accident.. }	Hartford, Conn.....	1,631	183	150	1,664
American Union .....		New York, N. Y.....	65	14	54	25
Bankers.....		Lincoln, Neb.....	15	50	16	49
Central Life Assurance Society of the United States.....		Des Moines, Iowa.....	252	149	70	331
Connecticut General.....		Hartford, Conn.....	89	4	9	84
Connecticut Mutual .....		Hartford, Conn.....	1,967	102	69	2,000
Equitable.....		Des Moines, Iowa.....	2,996	588	265	3,319
Equitable Life Assurance society.....		New York, N. Y.....	4,331	442	501	4,272
Germania.....		New York, N. Y.....	136	63	8	191
Home.....		New York, N. Y.....	55	85	40	100
Iowa Life.....		Sioux City, Iowa.....	749	354	378	727
Kansas Mutual.....		Topeka, Kan.....	190	130	7	123
Manhattan.....		New York, N. Y.....	345	62	69	338
Massachusetts Mutual.....		Springfield, Mass.....	269	222	37	454
Metropolitan.....	{ Life..... { Industrial }	New York, N. Y.....	94	135	62	167
			6,270	20,774	7,097	19,947
Michigan Mutual.....		Detroit, Mich.....	1,016	214	225	1,005
Mutual.....		New York, N. Y.....	8,078	2,371	908	9,543
Mutual Benefit.....		Newark, N. J.....	2,560	216	277	2,499
National.....		Montpelier, Vt.....	448	123	107	464
New York.....		New York, N. Y.....	10,072	1,886	1,153	10,805
Northwestern Life and Savings.....		Des Moines, Iowa.....	354	1,337	321	1,370
Northwestern Mutual .....		Milwaukee, Wis.....	11,641	1,448	1,055	12,034
Pacific Mutual.....	{ Life..... { Accident.. }	San Francisco, Cal.....	79	80	19	90
Penn Mutual.....		Philadelphia, Pa.....	936	355	153	1,138
Phoenix Mutual .....		Hartford, Conn.....	271	103	37	337
Provident Life and Trust .....		Philadelphia, Pa.....	279	50	53	276
Provident Savings Life .....		New York, N. Y.....	340	70	65	345
Prudential Ins. Co. of Am.....	{ Life..... { Industrial }	Newark, N. J.....	112	116	45	183
Register Life and Annuity.....		Davenport, Iowa.....	5,155	4,698	3,701	6,152
Royal Union Mutual.....		Des Moines, Iowa.....	569	352	188	753
			1,903	497	198	1,603
Security Trust and Life Insurance Co.....		Philadelphia, Pa.....	30	11	14	27
Travelers.....	{ Life..... { Accident.. }	Hartford, Conn.....	207	5	16	196
			1,594	3,119	2,810	1,903
Union.....		Omaha, Neb.....	83	45	29	109
Union Central.....		Cincinnati, Ohio.....	819	256	164	911
Union Mutual .....		Portland, Maine.....	206	116	89	233
United States.....		New York, N. Y.....	452	104	111	445
Washington.....		New York, N. Y.....	741	91	113	719
Total.....			66,809	40,890	20,650	86,930

No. 1.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred to premiums received.
In force December 31, 1896.	Written during 1897.	Terminated during 1897.	In force December 31, 1897.	Cash.	Notes.	Total.			
\$ 1,015,936	258,115	234,381	\$ 3,040,400	\$ 61,868.90	\$ 587.82	\$ 61,906.81	\$47,860.00	\$45,822.00	76.5
3,533,500	28,710	138,695	3,533,500	7,240.10	.....	7,240.10	5,818.86	5,818.86	80.4
199,795	28,710	138,695	84,810	828.58	.....	828.58	.....	.....	.....
31,500	89,500	29,000	85,000	2,977.00	.....	2,977.00	1,000.00	1,000.00	33.6
226,000	148,100	65,000	339,100	9,053.61	253.50	9,287.11	.....	.....	.....
109,132	10,000	20,000	99,132	2,549.85	.....	2,549.85	2,000.00	2,000.00	78.4
3,535,462	174,747	160,190	3,850,019	77,319.93	.....	77,319.93	116,016.00	116,016.00	150.0
4,078,545	801,704	457,871	4,422,378	121,371.96	.....	121,371.96	40,780.38	40,780.38	33.6
3,977,471	839,183	1,053,418	3,764,236	244,342.21	.....	244,342.21	56,095.00	61,690.00	109.8
179,339	94,500	9,700	264,069	5,784.94	.....	5,784.94	2,599.25	2,599.25	45.1
27,935	2,200	56,982	173,018	7,746.75	1,033.50	8,779.25	2,423.00	2,423.00	28.3
1,153,128	899,456	663,191	1,384,393	29,238.58	.....	29,238.58	1,150.00	1,150.00	3.9
.....	290,000	15,000	275,000	2,061.25	.....	2,061.25	.....	.....	.....
483,507	90,578	123,536	440,467	16,738.24	.....	16,738.24	12,286.00	7,226.00	78.4
489,406	595,477	102,524	982,359	17,794.90	511.95	18,306.85	3,508.00	4,608.00	19.2
102,163	90,315	54,720	137,758	.....	.....	.....	.....	.....	.....
794,213	3,532,744	1,645,630	2,677,117	63,753.39	.....	63,753.39	9,977.25	9,985.25	15.6
1,440,191	306,890	310,124	1,436,947	41,959.48	7,737.14	49,696.62	5,109.77	5,109.77	10.3
17,765,217	2,150,917	2,171,987	18,794,237	474,458.06	.....	474,458.06	184,671.00	184,671.00	38.9
4,748,370	497,608	597,199	4,648,777	136,230.20	.....	136,230.20	84,870.00	59,170.00	40.1
749,343	165,704	160,808	757,339	21,791.39	5,602.10	27,393.49	7,000.00	7,000.00	25.6
17,246,343	3,043,638	3,098,598	18,188,443	517,302.74	.....	517,302.74	121,969.15	122,973.23	23.6
99,750	294,600	81,450	312,900	58,904.91	20,829.84	79,734.75	500.00	500.00	.6
19,234,497	2,124,834	1,574,437	19,783,844	645,475.66	1,913.12	647,388.78	146,790.31	144,116.29	28.7
106,353	50,000	31,621	124,711	8,307.85	.....	8,307.85	110.00	110.00	3.3
.....	909,800	225,800	881,000	3,718.10	.....	3,718.10	2,117.91	2,117.91	57.0
1,793,790	571,000	310,000	2,059,790	65,587.37	4,459.87	70,077.24	3,250.00	7,230.00	4.7
352,307	123,400	49,964	426,043	10,473.10	1,419.87	11,892.97	7,606.00	9,506.00	63.1
628,373	98,017	114,974	609,421	16,697.45	.....	16,697.45	7,000.00	7,000.00	41.8
954,932	193,120	195,500	959,552	25,586.66	.....	25,586.66	14,000.00	13,000.00	54.7
141,079	90,122	45,800	135,401	.....	.....	.....	.....	.....	.....
517,515	453,519	323,002	643,335	27,840.28	43.02	27,889.20	8,323.25	8,323.25	29.1
770,426	405,043	209,916	965,559	21,501.08	5,312.25	26,813.43	4,992.27	4,992.27	17.1
2,005,114	777,720	293,375	2,489,459	46,084.92	3,188.21	49,273.13	8,500.00	8,500.00	17.3
61,000	34,000	31,000	54,000	3,223.45	43.90	3,267.35	1,000.00	1,000.00	30.6
499,023	35,700	33,500	447,223	8,651.00	.....	8,651.00	5,883.00	4,883.00	68.0
5,631,727	10,475,105	9,717,015	6,389,812	36,020.58	.....	36,020.58	17,741.04	13,741.04	49.3
204,500	72,500	65,500	208,500	5,034.29	.....	5,034.29	.....	.....	.....
1,125,023	421,124	233,500	1,311,246	41,766.94	.....	41,766.94	15,000.00	14,000.00	35.9
341,502	154,427	132,561	335,368	8,480.89	109.00	8,589.89	1,090.00	1,090.00	12.7
393,425	182,550	190,000	795,975	16,209.34	.....	16,209.34	6,000.00	5,000.00	37.0
1,067,971	141,092	212,487	996,576	30,797.84	.....	30,797.84	21,078.00	21,078.00	68.4
101,301,726	36,173,032	24,307,633	113,767,147	3,987,222.36	53,015.09	3,990,237.45	944,995.64	949,429.75	31.8



TABLE

*The condition of and general business transacted by Life and Accident Insur  
ber 31, 1897, compiled from*

NAME AND LOCATION OF COMPANY.	Paid up capital,	Assets.	Liabilities, including capital and reinsurance reserve.
Aetna, Hartford, Conn. } Life .....	\$ 1,750,000	\$ 47,584,937.11	\$ 42,417,038.41
American Union, New York, N. Y. } Accident.....	500,000	458,700.02	704,104.64
Hankers life, Lincoln, Neb. ....	100,000	229,893.73	210,993.06
Central Life Assurance Society of the United States, Iowa.....		4,161.51	732.36
Connecticut General, Hartford, Conn.....	150,000	2,045,169.05	2,082,507.41
Connecticut Mutual, Hartford, Conn.....		68,584,041.81	56,227,724.97
Covenant Mutual, St. Louis, Mo. ....	100,000	458,778.37	531,674.70
Equitable, Des Moines, Iowa.....	100,000	1,612,569.79	1,374,894.73
Equitable Life Assurance Soc., New York, N. Y.	100,000	225,910,686.39	186,423,123.20
Germania, New York, N. Y.....	200,000	23,723,077.13	21,232,061.18
Home, Brooklyn, N. Y.....	125,000	9,958,216.88	8,974,512.37
Iowa Life, Sioux City, Iowa.....	100,000	400,240.16	289,514.85
Kansas Mutual Life, Topeka, Kan.....		325,435.52	189,254.17
Manhattan, New York, N. Y.....	100,000	14,916,532.37	12,791,238.98
Massachusetts Mutual, Springfield, Mass.....		20,342,647.01	18,584,254.00
Metropolitan Life, New York, N. Y.....	2,000,000	26,370,078.91	23,686,262.80
Michigan Mutual, Detroit, Mich. ....	250,000	5,635,416.04	5,474,426.15
Mutual Life, New York, N. Y.....		253,786,487.66	212,278,243.07
Mutual Benefit, Newark, N. J.....		63,649,749.84	58,263,521.60
National Life, Montpelier, Vt.....		14,824,226.73	12,005,950.29
New York Life, New York, N. Y.....		200,694,440.89	125,512,225.49
Northwestern Mutual, Milwaukee, Wis.....		103,375,535.91	80,885,098.07
Northwestern Life and Savings Co., Des Moines, Iowa.....	25,000	80,144.44	46,151.24
Pacific Mutual, San Francisco, Cal. } Life .....	200,000	2,223,637.66	2,170,546.00
Penn Mutual, Philadelphia, Pa. } Accident.....		52,208,061.25	22,165,580.65
Phoenix Mutual, Hartford, Conn.....		11,055,187.03	10,420,798.00
Provident Life and Trust, Philadelphia, Pa....	1,000,000	34,404,422.49	31,084,805.47
Provident Savings Life Assurance society, New York, N. Y.....	100,000	2,294,645.82	2,002,746.23
Prudential Ins. Co. of America, Newark, N. J.....	2,000,000	23,924,559.72	20,744,451.26
Register Life and Annuity, Davenport, Iowa..		85,455.55	12,412.14
Royal Union Mutual, Des Moines, Iowa.....		226,876.47	191,480.06
Security Trust and Life Ins. Co., Philadelphia, P.	850,000	460,744.51	536,220.29
Travelers, Hartford, Conn. } Life .....	1,000,000	22,868,991.16	20,142,262.64
Union Central, Cincinnati, Ohio } Accident.....	100,000	18,225,244.94	14,789,206.21
Union Mutual, Portland, Me.....		7,212,215.19	6,663,224.05
Union Life, Omaha, Neb.....	101,100	215,001.75	204,209.73
United States, New York, N. Y.....	440,000	7,622,100.54	7,840,522.06
Washington, New York, N. Y.....	125,000	14,526,299.39	14,082,375.93
Total.....	\$ 11,016,100	\$1,279,783,122.82	\$1,106,277,120.05

## No. 2.

ance Companies which did business in Iowa during the year ending Decem-  
companies' annual statements.

Net surplus.	Income.	Expenditures	Risks written during the year.	Premiums received in cash.	Losses paid.	Per cent of losses paid to premiums received.
\$ 5,187,873.70	\$ 8,497,551.89	\$ 6,690,108.94	\$ 21,770,835	\$ 5,400,049.36	\$ 3,439,123.99	63.6
604,253.09	504,253.09	519,853.89	228,473,353	590,976.18	262,590.53	44.6
230,235.93	230,235.93	230,235.93	8,559,109	207,899.25	39,462.36	18.9
18,895.12	86,473.97	65,330.46	1,233,363	76,548.17	8,100.00	10.6
2,369.15	9,424.43	8,114.10	143,100	9,287.11		
361,661.64	590,335.84	453,494.25	2,170,890	408,484.30	140,070.32	84.7
7,356,316.84	7,961,744.33	7,534,865.56	10,547,361	4,743,410.04	4,456,832.23	90.4
238,875.06	230,693.72	193,173.97	6,661,435	201,479.27	89,396.70	44.8
49,477,553.19	424,263.07	253,194.34	1,772,760	321,233.14	84,238.61	26.2
2,371,595.95	43,575,269.53	33,143,377.61	156,955,693	38,563,273.65	12,835,938.07	33.2
983,404.49	4,302,473.00	2,025,330.91	11,236,334	3,063,913.58	1,037,776.96	33.7
3,725.81	2,197,398.76	1,537,984.11	8,614,247	1,646,442.16	675,456.40	41.0
136,081.43	278,993.23	251,648.39	6,012,897	361,732.64	51,760.00	19.8
1,123,188.44	249,419.53	243,220.83	2,630,330	230,980.41	124,443.49	53.9
1,758,232.32	2,643,013.35	2,195,795.09	8,233,693	1,590,691.52	1,320,933.37	64.9
3,632,815.11	4,693,259.10	3,063,735.96	20,437,361	2,763,065.93	1,133,619.03	30.2
35,503,194.59	23,951,257.19	16,923,518.55	200,770,163	21,403,996.55	6,991,086.50	32.7
4,738,936.34	1,514,637.12	1,051,308.96	6,325,423	1,003,059.72	323,151.64	32.1
1,813,335.73	54,163,608.33	36,124,060.99	140,633,461	43,693,201.99	15,313,064.04	35.9
17,173,105.40	11,334,119.13	9,123,499.03	34,143,136	8,593,731.63	3,937,304.39	45.9
26,490,443.84	3,591,359.33	2,343,393.30	13,372,166	2,940,712.73	803,063.63	26.1
13,983.20	41,793,084.70	27,810,946.78	137,563,619	33,054,989.81	12,539,214.46	38.1
68,322.64	20,032,499.90	10,219,537.26	61,187,593	15,123,470.05	4,600,001.55	30.2
4,042,470.60	81,577.81	55,075.68	294,300	79,734.75	500.00	.6
624,339.08	1,108,011.54	1,056,124.90	10,196,109	682,355.63	237,423.96	34.7
3,307,977.03	7,646,663.46	4,913,597.50	78,240,750	6,121,945.63	1,997,436.75	32.7
201,899.60	2,123,994.55	1,735,640.01	11,770,989	1,539,457.71	734,896.93	48.7
3,340,113.36	6,100,608.18	2,763,857.53	14,417,731	4,693,150.86	1,635,415.18	34.8
21,043.41	2,523,133.34	2,330,943.95	23,172,304	2,356,751.33	1,231,549.05	52.3
35,396.41	15,530,764.65	11,456,780.75	143,952,177	14,551,963.23	4,358,340.44	30.9
2,723,635.13	30,321.99	22,373.14	406,043	27,907.65	4,592.27	16.4
3,555,433.73	157,040.03	113,716.75	2,733,930	96,146.23	23,234.75	23.2
534,980.53	335,453.30	335,735.44	7,752,989	354,739.47	113,929.90	33.5
19,391.97	6,401,745.71	4,814,738.59	16,624,439	5,431,941.13	2,374,533.60	41.9
322,507.43	4,697,599.55	2,631,093.64	583,137,733	3,574,247.50	923,735.97	25.8
463,923.46	1,535,630.16	1,317,675.74	35,937,334	1,132,935.15	697,823.11	58.9
322,507.43	147,463.63	113,373.40	1,802,195	136,029.04	27,515.00	20.2
463,923.46	1,499,975.73	1,370,735.11	7,132,470	1,113,036.80	637,054.16	56.9
	2,714,161.12	2,163,513.63	9,343,953	2,003,623.69	1,003,636.86	54.6
\$ 173,983,880.61	\$ 369,970,240.16	\$ 201,333,190.95	\$ 2,145,053,004	\$ 330,193,516.40	\$ 86,815,531.86	37.7

TABLE

Showing the number and amount of policies in force December 31, 1896, and during 1897, and manner of termina

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1896.	
	Number.	Amount.
Aetna, Connecticut.....	87,658	\$ 145,685,940
American Union, New York.....	2,489	79,082,550
Bankers Life, Nebraska.....	1,168	8,082,223
Central Life Assurance Society of the United States, Iowa.....	253	2,112,107
Connecticut General, Connecticut.....	8,890	358,000
Connecticut Mutual, Connecticut.....	66,441	11,769,984
Covenant Mutual, Missouri.....	8,297	157,422,636
Equitable, Iowa.....	5,901	6,047,219
Equitable Life Assurance society, New York.....	293,719	8,492,245
Germania, New York.....	42,080	915,102,070
Home, New York.....	21,646	70,424,816
Iowa Life, Iowa.....	5,880	41,971,930
Kansas Mutual Life, Kansas.....	4,929	10,069,001
Manhattan, New York.....	24,984	8,771,615
Massachusetts Mutual, Massachusetts.....	40,926	57,660,441
Metropolitan Life, New York.....	30,825	102,667,061
Michigan Mutual, Michigan.....	3,643,569	83,097,951
Mutual, New York.....	14,985	454,065,004
Mutual Benefit, New Jersey.....	829,775	27,631,232
National Life, Vermont.....	87,979	917,990,811
New York Life, New York.....	84,952	224,595,166
Northwestern Mutual, Wisconsin.....	293,785	73,474,781
Northwestern Life and Savings company, Iowa.....	165,415	826,812,648
Pacific Mutual, California.....	354	384,167,529
Penn Mutual, Pennsylvania.....	18,437	99,750
Phoenix Mutual, Connecticut.....	18,437	17,646,586
Provident Life and Trust company, Pennsylvania.....	54,066	46,910,850
Provident Savings Life, New York.....	25,981	125,042,806
Prudential Insurance Company of America.....	36,291	42,216,941
Register Life and Annuity, Iowa.....	23,158	112,054,946
Royal Union Mutual, Iowa.....	85,897	80,174,693
Security Trust company, Pennsylvania.....	2,437,251	41,422,945
Travelers, Connecticut.....	699	279,080,626
Union Central, Ohio.....	1,979	770,429
Union Mutual Life, Maine.....	2,222	3,725,114
Union Life Insurance Company of Omaha, Nebraska.....	22,945	6,042,755
United States Life, New York.....	80,853	89,242,297
Washington Life, New York.....	53,955	255,226,187
Total.....	22,439	93,898,215
	1,456	23,068,949
	17,516	2,889,156
	25,388	87,798,775
		43,812,597
	8,082,256	\$5,997,586,818

## No. 8.

December 31, 1897, the number and amount of policies issued and terminated—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1897.		POLICIES ISSUED DURING 1897.		POLICIES TERMINATED DURING 1897.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
90,346	\$ 150,061,807	10,988	\$ 21,770,635	8,350	\$ 16,754,868
.....	101,183,170	.....	223,474,383	.....	303,372,068
5,553	12,531,184	4,544	8,559,109	1,415	4,063,368
1,418	2,517,909	693	1,238,362	437	839,500
331	339,100	149	148,100	70	65,000
9,336	12,391,863	1,510	2,170,890	1,064	1,639,511
63,705	157,701,387	3,983	10,547,361	3,669	10,263,600
3,931	8,332,279	2,448	6,061,436	1,784	4,406,375
6,419	9,153,333	1,538	1,772,760	630	1,113,773
309,590	951,165,837	52,339	154,954,634	36,368	120,891,923
44,933	73,754,363	6,773	11,265,334	4,530	7,976,787
22,541	43,443,047	4,471	8,614,347	3,576	7,143,190
5,497	10,164,437	3,141	6,018,397	5,634	5,918,471
5,232	9,334,036	1,508	2,630,330	1,135	2,067,299
25,112	56,150,495	5,613	8,224,992	2,655	9,736,068
44,060	109,045,690	9,089	20,437,361	5,955	14,359,233
53,739	49,141,346	32,663	23,505,975	14,709	12,463,460
4,023,722	534,343,753	1,896,696	233,354,188	1,012,746	151,935,436
15,152	23,103,073	2,966	6,325,423	3,711	6,353,678
843,643	985,602,331	57,641	140,633,461	41,774	123,980,921
52,738	233,413,339	15,149	34,143,196	10,390	25,385,535
30,631	76,663,090	6,931	13,873,166	4,663	9,684,817
332,958	877,020,925	64,407	137,563,619	31,334	87,359,342
173,463	413,061,370	25,936	61,187,593	12,899	33,374,063
1,370	312,900	1,336	294,800	323	81,660
23,315	20,623,744	33,182	10,193,109	22,304	7,315,961
.....	46,907,750	.....	78,240,750	.....	78,242,850
59,411	147,973,597	12,813	32,313,313	7,468	19,232,556
23,239	46,021,099	6,570	11,770,989	4,293	7,996,761
33,636	113,654,736	5,131	14,417,731	2,846	8,317,249
27,439	84,334,393	8,523	25,172,304	7,232	20,463,119
62,533	59,346,636	29,008	31,531,796	12,226	13,658,006
2,653,700	303,770,923	1,008,988	112,371,379	787,419	87,631,035
791	1,016,559	353	405,045	130	158,915
2,391	4,456,659	1,334	2,738,930	922	2,007,375
3,493	9,014,049	3,031	7,753,989	1,330	4,737,695
34,440	91,833,210	5,316	16,524,469	4,321	12,585,526
32,330	360,338,333	144,913	568,127,738	142,391	583,065,713
58,530	104,617,344	15,303	35,937,324	10,173	23,303,193
34,499	29,943,375	6,036	8,373,290	3,976	6,515,764
1,739	3,333,501	303	1,302,195	520	1,298,850
17,736	37,998,363	3,056	7,133,470	2,325	6,977,892
36,306	50,333,235	4,932	9,343,963	4,014	7,794,315
8,003,011	\$ 6,388,533,535	2,005,637	\$ 2,145,055,004	2,232,933	\$ 1,754,089,237

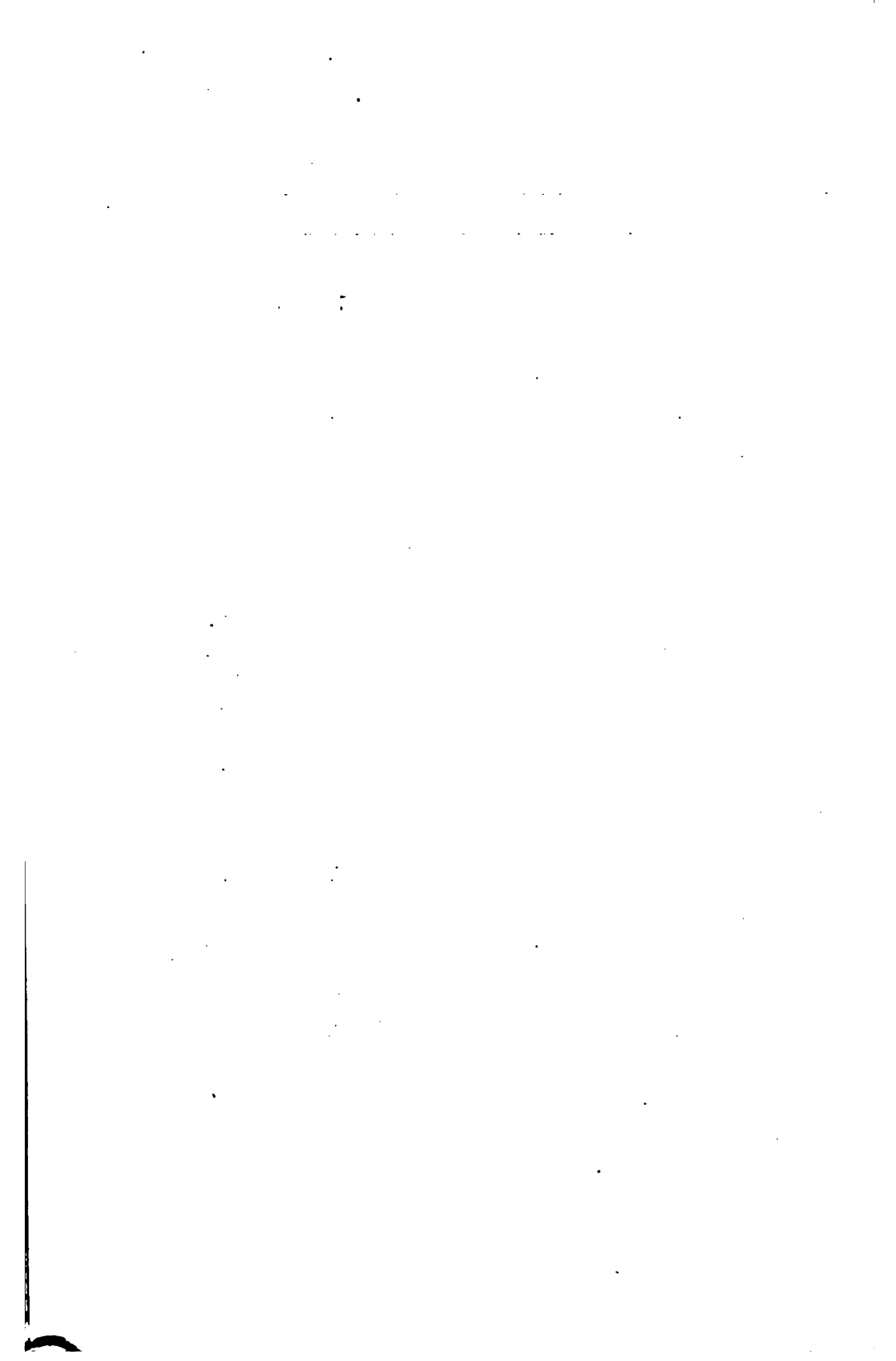
TABLE No. 3—

NAME AND LOCATION OF COMPANY.	MANNER			
	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Etna, Connecticut.....	1,307	\$ 2,309,414	818	\$ 1,100,546
American Union, New York.....	23	63,400	.....	.....
Bankers Life, Nebraska.....	6	8,000	.....	.....
Central Life Assurance Society of the U. S., Iowa.....	.....	.....	.....	.....
Connecticut General, Connecticut.....	75	118,332	22	24,315
Connecticut Mutual, Connecticut.....	1,002	4,244,846	195	401,120
Covenant Mutual, Missouri.....	43	90,060	2	968
Equitable, Iowa.....	23	75,068	7	8,171
Equitable Life Assurance society, New York.....	8,374	12,046,194	802	1,168,054
Germania, New York.....	503	1,022,724	873	542,156
Home, New York.....	276	569,364	67	106,218
Iowa Life, Iowa.....	23	70,150	.....	.....
Kansas Mutual Life, Kansas.....	59	124,500	.....	.....
Manhattan, New York.....	304	1,000,372	106	221,700
Massachusetts Mutual, Massachusetts.....	231	1,026,183	68	100,306
Metropolitan Life, New York.....	328	844,268	1	220
Michigan Mutual, Michigan.....	63,535	6,644,598	.....	.....
Mutual Life, New York.....	157	265,518	.....	.....
Mutual Benefit, New Jersey.....	4,004	12,323,237	772	2,108,547
National Life, Vermont.....	1,273	8,097,883	120	241,317
New York Life, New York.....	318	719,889	78	52,143
Northwestern Mutual Life, Wisconsin.....	3,221	10,070,407	963	2,970,467
Northwestern Life and Savings company, Iowa.....	1,458	3,865,543	287	511,511
Pacific Mutual, California.....	4	500	.....	.....
Penn Mutual, Pennsylvania.....	170	192,237	14	56,900
Phoenix Mutual, Connecticut.....	618	1,709,734	156	325,585
Provident Life and Trust company, Pennsylvania.....	412	641,819	108	140,533
Provident Savings Life, New York.....	335	1,003,904	242	649,644
Prudential Ins. of America, New Jersey.....	266	1,205,120	.....	.....
Register Life and Annuity, Iowa.....	266	320,076	18	15,778
Royal Union Mutual, Iowa.....	40,245	8,965,202	.....	.....
Security Trust company, Pennsylvania.....	3	4,523	.....	.....
Travelers, Connecticut.....	19	42,000	.....	.....
Union Central, Ohio.....	49	145,000	.....	.....
Union Mutual Life, Maine.....	355	924,956	87	142,796
Union Life Insurance Company of Omaha, Nebraska.....	161	497,619	.....	.....
United States Life, New York.....	338	793,618	110	202,250
Washington Life, New York.....	304	600,037	120	152,817
Total.....	14	22,212	.....	.....
.....	238	555,879	47	98,694
.....	343	790,331	122	302,121
.....	127,080	75,458,839	5,343	812,002,016

CONTINUED.

## OF TERMINATION.

BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
681	\$ 1,658,048	1,400	\$ 2,432,398	2,344	\$ 5,605,048	267	\$ 591,108	1,443	\$ 2,968,306
.....	206,873,083	2	5,285	869	2,300,473	21	219,045	500	1,478,115
58	101,000	84	63,500	325	612,000	4	17,500	16	37,500
.....	.....	.....	.....	70	65,000	.....	.....	.....	.....
3	12,000	367	498,698	259	522,065	20	68,000	219	295,086
.....	.....	627	1,280,692	948	2,265,100	2	1,261,258	294	615,500
102	86,699	67	88,648	771	1,801,234	289	267,368	530	2,271,330
.....	.....	101	178,180	443	658,100	1	123,204	86	61,000
180	482,300	10,232	24,251,268	14,003	37,489,661	.....	1,966,659	8,267	32,323,290
53	101,221	966	1,855,849	1,612	2,647,987	.....	234,625	924	1,571,175
1	2,600	672	1,276,249	1,804	3,417,508	18	122,897	738	1,579,444
2,171	2,421,879	74	127,520	841	744,372	490	790,400	426	764,650
226	268,000	17	27,449	686	1,110,350	49	146,000	148	251,000
.....	89,249	839	759,255	1,626	4,064,249	109	1,653,435	1,032	2,593,289
26	61,000	1,520	3,100,249	1,908	3,790,750	.....	1,203,572	2,052	4,917,100
.....	.....	798	574,798	12,018	9,445,685	373	573,618	1,246	1,219,943
.....	.....	47,098	6,830,476	903,128	128,511,362	.....	.....	.....	.....
96	265,172	822	950,250	1,003	2,429,899	340	1,593,287	293	749,571
169	1,026,306	12,722	22,104,401	24,053	71,223,370	.....	3,163,233	.....	.....
1,270	2,448,114	3,649	9,124,317	2,099	4,473,008	.....	.....	1,923	4,402,986
68	165,000	1,476	2,951,097	1,227	3,459,232	66	262,450	847	1,907,986
718	2,668,695	4,563	12,225,681	21,765	47,231,117	.....	9,504,972	.....	.....
139	2,306,064	2,986	4,293,283	5,103	9,653,470	22	4,079,408	2,734	7,044,504
.....	.....	.....	.....	258	62,250	22	9,400	38	9,500
.....	.....	220	694,091	21,476	5,479,122	.....	51,000	264	741,500
.....	78,242,850	.....	.....	.....	.....	.....	.....	.....	.....
831	1,014,333	1,543	2,400,985	2,796	6,522,215	43	694,401	2,007	5,679,853
20	49,912	707	1,595,885	1,235	2,297,745	156	373,444	1,494	2,997,423
.....	.....	667	2,064,873	1,240	4,029,445	107	623,993	155	425,430
4,207	12,062,363	151	436,000	873	1,781,056	8	234,208	1,627	4,593,259
2	2,000	266	876,723	9,943	10,105,796	.....	291,913	1,641	2,523,714
205	112,182	39,017	5,820,772	706,953	77,696,661	.....	.....	899	26,247
.....	.....	27	32,822	100	120,500	.....	.....	.....	.....
.....	.....	59	83,500	540	1,181,500	.....	31,500	204	662,875
.....	.....	4	11,000	617	1,514,260	961	2,638,045	189	499,230
276	721,100	636	1,642,204	1,241	3,738,068	757	2,115,223	869	2,594,160
142,720	582,568,093	.....	.....	.....	.....	.....	.....	.....	.....
190	335,000	420	1,064,708	5,903	11,262,845	219	1,733,420	2,539	7,812,594
222	744,060	207	479,661	2,053	2,948,742	66	290,586	795	1,347,631
16	49,000	76	124,750	814	731,738	4	26,000	105	224,100
169	554,900	250	625,574	1,598	3,794,495	29	271,200	456	1,075,050
20	47,415	730	1,442,492	2,047	3,524,608	.....	.....	692	1,476,224
154,479	\$200,267,665	125,672	\$127,249,473	1,758,599	\$490,260,122	4,559	\$ 37,889,978	32,200	\$100,795,224



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DETAILED STATEMENTS  
OF  
STIPULATED PREMIUM  
AND  
ASSESSMENT ASSOCIATIONS.

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## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### ACME LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, JOHN W. WELLS.*

*Secretary, I. W. SHRIVER.*

[Incorporated, January 4, 1895, under chapter 1, title 2, 1873. Approved, January 3, 1895.  
Commenced business, May 4, 1895.]

Home office, Marshalltown, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1,052.67

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
without deductions for commissions or other expenses, as  
follows:

Membership fees required or represented by applications.....	\$ 2,370.00
First year's assessments or premiums: Expense, \$470; mortu- ary, \$940; reserve, none; for other purposes, none; total.....	1,410 00
Subsequent year's assessments or premiums: Expense, \$543; mortuary, \$1,086; reserve, none; for other purposes, none; total .....	1,629.00

Total paid by members..... \$ 5,409.00

Interest from mortgages, none; bonds and stocks, none; other  
sources, none; total..... None.

Rents (including none for association's use of own buildings)  
..... None.

Profit on disposal of real estate, none; of securities, none; total,  
..... None.

From all other sources..... None.

Total income during the year ..... \$ 5,409.00

Sum of both amounts..... \$ 6,461.67

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 1,080.00

Endowments, none; old age benefits, none; disability, sick or  
accident benefits, none; total..... None.

Advanced payments returned to rejected applicants..... 12 00

Paid members for dividends, none; for surrender values, none;  
total..... None.

Total paid to members..... \$ 1,092.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$2,370; subsequent years, none; total.....	\$ 2,370.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	36 90
Salaries and allowances of managers and agents not paid by commissions, and agents' expense.....	13.65
Salaries of officers, \$456.24; other compensation of officers, none; total .....	456.24
Salaries and other compensation of office employees.....	211.00
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Taxes on premiums, none; insurance department fees and licenses, \$11; municipal licenses, none; tax on franchise, none; total.....	11.00
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases.....	None.
Furniture, \$103.20; legal expenses, none; advertising and printing, \$39.55; total.....	192.75
Losses on disposal of real estate, none; of securities, none; total .....	None.
All other items, viz.: Postage, \$65.85; telephone and telegraph, \$3.25, office expense, \$14.78; express, \$7.06; total.....	91.46
(Total expenses, \$2,382.)	
Total disbursements.....	\$ 4,475.00
Balance.....	\$ 1,986.67

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), none; and stocks, none; total.....	None.
Cash in office, \$172.40; deposited in banks: Marshalltown State bank, \$1,814.27; total.....	\$ 1,986.67
Agents' debit balances, none; bills receivable, none; total.....	None.
Other assets, viz.: Office furniture and furnishings, printed matter, stationery, etc.....	250.00
Total.....	\$ 2,236.67
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets.....	\$ 2,236.67

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	None.
Gross assets.....	\$ 2,236.67

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$200; supplies, printed matter and stationery, \$50; total .....	\$ 250.00
Agents' debit balances not secured by bonds, none, bills receivable, not secured, none, total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total .....	\$ 250.00
Total admitted assets.....	\$ 1,986.67

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total .....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	\$ 100.00
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.
All other liabilities. ....	None.
Total liabilities.....	\$ 100.00
Balance to protect contracts.....	\$ 1,886.67
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 1,886.67
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Capital stock paid in.....	None.
Total special funds.....	\$ 1,886.67

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	260	\$ 260,000.00
Policies or certificates written or increased during the calendar year .....	287	287,000.00
Total.....	497	\$ 497,000.00
Deduct decreased or ceased to be in force during year. ....	304	304,000.00
Total policies or certificates in force last December 31st (end of year).....	263	\$ 263,000.00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	4	1,000.00
Total.....	4	\$ 1,000.00
Losses and claims paid, scaled down and compromised during the year .....	None	None
Losses and claims outstanding unpaid last December 31st (end of year)....	None	None
Premiums and assessments collected during year. ....	....	3,039.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Ten dollars; when application is written.

Give amount of annual dues, and how paid.

Answer. Six dollars; paid monthly.

Are these specified in policies or in by-laws?

Answer. In articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen dollars to \$1,000; increased at the rate of \$15 per month from date of issue until the maximum amount is reached.

Give limiting ages for admission.

Answer. Fifteen to sixty-five.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes; may pro rate or order extra assessment.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Collected monthly.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. None.

Are the officers and directors elected by the members?

Answer. Yes; directors are; officers by directors.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two hundred and ninety-three dollars monthly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### AMERICAN MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES D. CAMPBELL.

Vice-President, WM. MAINLAND.

Secretary, H. L. BACON.

[Incorporated May, 1888. Commenced business March, 1889.]

Home office Oskosh, Wis.

Capital .....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 8,188.95

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows: Membership fees required or represented by applications ..... \$ 8,810.00

Assessments or premiums: Expense, \$12,498.56; indemnity and mortuary, \$18,747.83; reserve, \$ .....; for other purposes, \$ .....; total..... \$1,246.30

Subsequent year's assessments or premiums: Expense, \$.....; mortuary, \$ .....; reserve, \$.....; for other purposes, \$ .....; total.....None.

Medical examiners' fees paid by applicant ..... None.

Total paid by members. .... \$ 35,056.30

Interest from mortgages, bonds, stocks, and other sources. .... 235.23

Rents (including \$.. for association's use of own buildings) .....None.

Profit on disposal of real estate, none; of securities..... None.  
 From all other sources..... None.

Total income during the year.....	\$ 35,391.03
Sum of both amounts.....	\$ 43,490.57

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 7,147.42
Endowments, none; old age benefits, none; disability, sick or accident benefits, \$13,774.05; total.....	13,774.05
Advanced payments returned to rejected applicants .....	None.
Paid members for dividends, \$1,366.29; for surrender values, none; total.....	1,366.29
Total paid to members.....	\$ 22,187.76
Commissions and fees retained by or paid or allowed to agents on account of first and subsequent year's fees, dues, assessments or premiums .....	3,810.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	1,112.31
Salaries and allowances of managers and agents not paid by commissions .....	816.49
Salaries and other compensation of officers .....	2,180.03
Salaries and other compensation of office employees.....	2,495.03
Medical examiners' fees, whether paid direct by members or otherwise .....	None.
Taxes on premiums, none; insurance department fees and licenses, \$118; municipal licenses, none; tax on franchise, none; total.....	112.00
Taxes on real estate and investments, none; expenses and repairs on real estate.....	None.
Rent (including \$..... for association's use of own buildings) less sub-leases.....	400.00
Furniture, none; legal expenses, \$715.64; advertising and printing, \$564.61; total.....	1,280.25
Losses on disposal of real estate, none; of securities.....	None.
All other items, viz.: General expenses.....	1,939.15
Loss and gain.....	62.33
(Total expenses, \$14,646.26.)	
Total disbursements.....	\$ 36,896.35
Balance .....	\$ 6,594.22

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered .....	None.
Loans on mortgages of real estate, first liens, \$2,500; not first liens, none; total.....	\$ 2,500.00
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds, excluding interest, none; and stocks .....	1,000.00
Cash in office, \$86.77; and deposited in German National bank, Oskosh, \$3,097.04; total.....	3,183.81
Agents' debit balances, \$451.65; bills receivable, \$1,932.76; total...	2,404.41
Total.....	\$ 9,088.22
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other notes, \$2,504; total.....	2,504.00
Total net ledger assets, as per balance .....	\$ 6,584.22

## NON-LEDGER ASSETS.

Interest due, none; accrued, \$27.50; on mortgages; total.....	\$	27.50
Furniture and fixtures.....		452.52
Rents due, none; accrued, none; on property or lease .....	None.	
Market value of real estate over book value .....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....		5,216.82
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.	
Other items.....	None.	
Total non-ledger assets .....	\$	5,096.84
Gross assets.....	\$	12,351.05
Deduct assets not admitted: Furniture, fixtures and safes, \$452.52; supplies, printed matter, stationery, none; total.....	\$	452.52
Agents' debit balances not secured by bonds, \$314.25; bills receivable, not secured, \$1,952.76; total.....		2,267.01
Loans on personal security..	None.	
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.	
Total .....	\$	2,719.53
Total admitted assets.....	\$	9,581.53

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, \$1,162.89; total .....	\$	1,162.89
Losses on stipulated premium policies, not adjusted, none; resisted, \$2,350; total.....		2,350.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due.....	None.	
Losses on post mortem policies, not adjusted, none; resisted .....	None.	
Present value future payments on installment policy claims .....	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid .....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued .....	None.	
Premiums or assessments paid before due.....	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent interest accumulated thereon..	None.	
Total liabilities .....	\$	3,512.89
Balance to protect contracts. ....	\$	6,048.64
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.	
General fund (less amount thereof included in liabilities and in assets not admitted).....	\$	6,048.64
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Capital stock paid in.....	None.	
Total special funds.....	\$	6,048.64



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,788	\$5,905,250.00	303	\$ 835,950 00
Policies or certificates written or increased during the calendar year.....	1,270	2,216,000 00	436	1,068,250.00
Total.....	4,058	\$7,421,250.00	739	\$ 1,894,200 00
Deduct decreased or ceased to be in force during year.....	1,894	2,518,860 00	237	562,050.00
Total policies or certificates in force last December 31st (end of year)	2,334	\$4,902,400 00	502	\$ 1,332,150.00
Losses and claims unpaid December 31st (beginning of year).....	16	933 61	None	None
Losses and claims incurred during the calendar year .....	338	21,150 75	63	2,978.54
Total.....	354	\$ 22,084.36	63	\$ 2,978.54
Losses and claims paid during the year.....	347	20,921.47	63	2,978 54
Losses and claims outstanding unpaid last December 31st (end of year) .....	7	1,163 89	None	None
Premiums and assessments collected during year .....				

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars; when application is written.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars down to \$300.

Give limiting ages for admission.

Ages from 16 to 65.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Amount to be paid contingent upon the same being realized from premium payments. Excess over costs returned as dividends.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. By-laws provide that not more than 40 per cent of the assessments shall be used for expense account.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No endowment certificate issued. Excess of assessments over cost of insurance returned to members as dividends.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Fixed assessments of \$15 per year on classes AA, A and B; \$14 per year classes C, D and E; \$12 class F; \$20 class G.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Only one fund; by premium payments.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Not a life company.

Are the officers and directors elected by the members?

Answer. Directors elected by members at annual meeting; officers elected by directors each year.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail three months prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Always paid in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand, eight hundred and twenty-five dollars and twenty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK DELANO.

Vice-President, W. MORTON JONES.

Secretary, GEO. E. GODWARD.

[Incorporated 1889. Commenced business 1889.]

Home office, New York, N. Y.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ....

\$ 10,864.2

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.	
First year's assessments or premiums: Expense, \$16,695.01; mortuary, \$ .....; reserve, \$ .....; for other purposes, \$.....; total.....	\$ 16,695.01
Subsequent year's assessments or premiums: Expense, \$16,359.41; mortuary, \$77,925.72; reserve, \$ .....; for other purposes, \$ .....; total.....	94,185.13
Medical examiners' fees paid by applicant .....	1,345.50
Total paid by members.....	\$ 112,125.64
Interest from mortgages, \$ .....; bonds and stocks, \$ .....; other sources, \$ .....; total.....	None.
Rents (including \$ ..... for association's use of own buildings).....	None.
Profit on disposal of real estate, \$.....; of securities, \$.....; total .....	None.
From all other sources, viz: Sundries .....	308.84
Total income during the year .....	112,435.48
Sum of both amounts .....	\$ 123,290.70

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$ 55,924.63
Endowments, \$ .....; old age benefits, \$ .....; disability, sick or accident benefits, \$ .....; total.....	408.14
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$.....; for surrender values, \$ .....; total .....	None.
Total paid to members .....	\$ 56,332.77
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$11,004.51; subsequent years, \$3,430; total.....	14,431.51
Commissions paid or allowed for collecting assessments or premiums, to banks or collectors .....	5,300.00
Salaries and allowances of managers and agents not paid by commissions .....	2,500.00
Salaries of officers, \$5,500; other compensation of officers, \$ .....; total .....	6,500.00
Salaries and other compensation of office employees.....	4,180.00
Medical examiners' fees, whether paid direct by members or otherwise .....	1,345.50
Taxes on premiums and insurance department fees and licenses, \$912.36; municipal licenses, \$ ....; tax on franchise, \$ ....; total .....	912.36
Taxes on real estate and investments, \$ .....; expenses and repairs on real estate, \$ .....; total.....	None.
Rent (including \$1,000 for association's use of own buildings) less sub-leases .....	1,000.00
Furniture, \$ ...; legal expenses, \$2,256.64; advertising and printing, \$3,060.63; total.....	5,337.27
Losses on disposal of real estate, \$ . . .; of securities, \$.....; total .....	None.
All other items, viz: postage, etc.....	2,485.10
(Total expenses, \$43,574.74.)	
Total disbursements.....	\$ 100,207.51
Balance .....	\$ 23,083.19

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total .....	None.
Loans on mortgages of real estate, first liens, \$.....; not first liens, \$.....; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds and stocks .....	None.
Cash in office.....	\$ 1,639.16
Cash deposited in banks: Chatham National bank, \$5,301.76; Farmers Loan and Trust company, \$16,151.27; total.....	21,453.03
Agents' debit balances, \$.....; bills receivable, \$.....; total.....	None.
Other assets.....	None.
Total .....	\$ 23,092.19
Deduct ledger liabilities .....	None.
Total net ledger assets as per balance. ....	\$ 23,092.19

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Interest due and accrued on property or lease.....	None.
Market value of real estate over book value .....	None.
Market value of bonds and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	\$ 7,719.24
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	23,000.00
Other items.....	None.
Total non-ledger assets.....	30,719.24
Gross assets .....	\$ 62,811.43

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total. ....	None.
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total. ....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$33,750; total.....	\$ 33,750.00
Losses on post mortem policies, not adjusted, \$.....; resisted, \$10,405; total.....	10,405.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total .....	None.
Premiums or assessments paid before due .....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies, and 4 per cent accumulated interest thereon..	None.
All other liabilities .....	None.
Total liabilities .....	49,155.00
Balance to protect contracts ....	\$ 13,656.43
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 5,301.76

Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 16,151.37
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	1,639 16
Capital stock paid in.....	None.
Total special funds .....	\$ 23,092.19

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,955	\$3,836,200.00	36	\$ 37,500.00
Policies or certificates written or increased during the calendar year .....	1,714	2,142,800 00	6	8,500.00
Total.....	5,669	\$8,986,000.00	42	\$ 46,000.00
Deduct decreased or ceased to be in force during year.....	1,103	1,570,000 00	3	4,500 00
Total policies or certificates in force last December 31st (end of year).....	4,567	\$7,416,000 00	39	\$ 41,500 00
Losses and claims unpaid December 31st (beginning of year).....	13	24,900.00	None	None
Losses and claims incurred during the calendar year.....	45	90,450 00	None	None
Total.....	58	\$ 115,350.00	None	None
Losses and claims paid, scaled down and compromised during the year.....	35	55,924.53	None	None
Losses and claims outstanding unpaid last December 31st (end of year).....	23	49,155 00	None	None
Premiums and assessments collected during the year.....	.....	110,851.14	.....	\$ 238.95

Five disability claims not included in above amount, \$406.14.

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Three dollars per \$1,000; in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars down to \$200.

Give limiting ages for admission.

Answer. Ages from 15 to 60 inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. By assessment and emergency fund.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. No.

Is any part of the mortuary or reserve fund, assessments, or premiums, used for the purpose of paying any expenses? Yes. If so, what amount and under what circumstances?

Answer. For contesting, investigating and settling claims, and for collecting assessments.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. By-laws and policies.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. At age of entry rates to be increased or extra assessments to be called if found necessary.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Emergency fund created to pay death claims if needed, if not to be used in reducing assessments in accordance with laws of New York.

Are officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice to members.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors or the member?

Answer. Yes.

If so, state governing rules.

Answer. To trustees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except those that were fraudulent.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Nine thousand, four hundred and eighty-eight dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. Two extra assessments.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### ANCIENT ORDER OF UNITED WORKMEN OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Grand Master, S. G. BLYTHE, Nora Springs*

*Grand Foreman, CHARLES E. OLARK, Montezuma.*

*Grand Overseer, C. P. SHIPLEY, Mason City.*

*Secretary, H. B. WHITE, Waterloo.*

[Incorporated, June 14, 1874, doing business under chapter 65, Twenty-first General Assembly. Commenced business, November, 1873.]

Home office, Waterloo, Iowa.

Capital..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 752.64

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....None.

Subsequent year's assessments or premiums: Expense, \$9,285.45; mortuary, \$185,834.14; reserve, none; for other purposes, \$34.66 supplies; total. .... \$ 195,094.25

Medical examiner's fees paid by applicant..... 71.50

Total paid by members..... \$ 195,165.75

Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.

Rents (including none for association's use of own buildings).....None.

Profit on disposal of real estate, none; of securities, none; total.....None.

From all other sources, viz.: 15 cents error found by auditing committee in July, 1897 (16 cents more collected in 1888 than accounted for)..... .16

Total income during the year ..... \$ 195,165.91

Sum of both amounts ..... \$ 195,919.56

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid. .... \$ 185,000.00

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.

Advanced payments returned to rejected applicants. ....None.

Paid members for dividends, none; for surrender values, none; total.....None.

Total paid to members..... \$ 185,000.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$235; subsequent years, none; total..... 235.00

Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....None.

Salaries and allowances of managers and agents not paid by commissions..... 2,021.94

Salaries of officers, \$2,438.33; other compensation of officers, \$564.30; total..... 3,002.63

Salaries and other compensation of office employees..... 626.90

Medical examiners' fees, whether paid direct by members or otherwise..... 76.50

Taxes on premiums, none; insurance department fees and licenses, \$13; municipal licenses, none; tax on franchise, none; total..... 13.00

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total..... None.

Rent (including \$100 for association's use of own buildings) less sub-leases ..... 100.00

Furniture, none; legal expenses, \$343.29; advertising and printing, \$1,394; total..... 1,737.29

Losses on disposal of real estate, none; of securities, none; total.....None.

## IOWA INSURANCE REPORT.

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All other items, viz.: Supplies, \$401.50; postage, \$394.95; incidental expenses (fuel, light, water, express, telegraphing and janit.r.), \$122.41; total ..... \$ 918.86  
(Total expenses, \$3,732.12)

Total disbursements.....	\$ 193,721.12
Balance .....	\$ 2,197.43

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total .....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total..	None.
Loans secured by pledge of bonds, stocks or other collateral. ....	None.
Book value of bonds (excluding interest), none; and stocks, none; total .....	None.
Cash in office, none; deposited in banks, \$2,197.43: Clinton National bank, Clinton, Iowa; total .....	2,197.43
Agents' debit balances, none; bills receivable, none; total .....	None.
Other assets. ....	None.
Total..	\$ 2,197.43

Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total .... None.

Total net ledger assets, as per balance..	\$ 2,197.43
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	None.
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value. ....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	\$ 40,000.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	20,000.00
Other items contested claims.....	8,000.00
Total non-ledger assets.....	\$ 68,000.00
Gross assets .....	\$ 70,197.43

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total .....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total .....	None.
Loans on personal security .....	None.
Depreciation in ledger assets to bring same to market value, if less than book value. ....	None.
Total admitted assets.....	\$ 70,197.43

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total..	None.
Losses on post mortem policies, due and unpaid, \$40,000; adjusted, not due, none; total.....	\$ 40,000.00



Losses on post mortem policies, not adjusted, \$20,000; resisted, \$8,000; total.....	\$ 28,000.00
Present value future payments on installment policy claims. . .	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc, due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.
All other liabilities.....	None.
Total liabilities.....	\$ 68,000.00
Balance to protect contracts.....	\$ 2,197.43
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 1,588.37
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted). ....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted). ....	639.06
Capital stock paid in.....	None.
Total special funds.....	\$ 2,197.43

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)..	6,777	\$12,201,000.00
Policies or certificates written or increased during the calendar year.....	217	230,000.00
Total.....	6,994	\$12,531,000.00
Deduct decreased or ceased to be in force during year.....	735	1,381,000.00
Total policies or certificates in force last December 31st (end of year) .....	6,259	\$12,140,000.00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	20	40,000.00
Total.....	109	\$ 218,000.00
Losses and claims paid, scaled down and compromised during the year. ....	91	185,000.00
Losses and claims outstanding unpaid last December 31st (end of year) .....	35	68,000.00
Premiums and assessments collected during year .....	21	185,884.14

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Regulated by subordinate lodges, providing it be not less than \$3.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Two dollars per annum, payable in semi-annual installments.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. One and two thousand; only one certificate to any one member.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No, not until membership is below the number required to pay full amount on one assessment.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in constitution.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The first of each month the number of assessments are called that are necessary to meet approved losses.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Have none.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. About 15 to the 1,000.

Are the officers and directors elected by the members?

Answer. No.

If not, how are they selected?

Answer. By delegates attending grand lodge, once in two years.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Notice given of date of grand lodge meeting to which all lodges are entitled to delegates.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Single calls, \$7,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No, have no such policies.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## BANKERS ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President*, H. B. HAWLEY.

*Vice-President*, W. E. STATLER.

*Secretary*, W. E. STATLER.

[Incorporated March 30, 1893, under code of 1873 of Iowa. Approved March 30, 1893, chapter 65, acts of Twenty-first General Assembly. Commenced business May 3, 1893.]

Home office, Des Moines, Iowa.

Capital ... .. None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 30,489.11

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications ..... \$ 9,094.00

Assessments or premiums: Expense, \$3,101.66; mortuary, \$9,095.55; reserve, \$....; for other purposes, \$16,066.47 for annual dues; total..... 23,253.68

Medical examiners' fees paid by applicant..... None.

Total paid by members. .... \$ 37,377.68

Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$2.80 interest; total..... 2.80

Rents (including \$.... for association's use of own buildings) ... .. None.

Profit on disposal of real estate, \$....; of securities, \$...; total, .. .. None.

From all other sources..... None.

Total income during the year..... \$ 37,380.48

Sum of both amounts. .... \$ 76,869.59

## DISBURSEMENTS DURING YEAR.

Death installments paid..... \$ 1,500.00

Endowments \$....; old age benefits, \$....; accident benefits, \$3,855.97; total ..... 3,355.97

Advanced payments returned to rejected applicants and canceled members..... 1,381.80

Paid members for dividends, \$....; for surrender values, \$....; total..... None.

Total paid to members ..... \$ 11,237.77

Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments or premiums .... 4,880.23

Commissions paid or allowed for collecting assessments or premiums to banks or collectors. .... 1,365.07

Salary and allowances of managers and agents not paid by commissions ..... 1,692.43

Salaries of officers, \$4,200; other compensation of officers, \$....; total..... 4,200.00

Salaries and other compensation of office employees..... 1,380.00

Medical examiners' fees, whether paid direct by members or otherwise.....	\$ 468.36	
Taxes on premiums, \$....; insurance department fees and licenses, \$200.83; municipal licenses, \$....; tax on franchise, \$....; total.....		200.83
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total .....	None.	
Rent (including \$.... for association's use of own buildings) less sub-leases.....	627.50	
Furniture, \$....; legal expenses, \$276.05; advertising and printing, \$1,378.37; total.....		1,654.32
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.	
All other items, viz: Postage, \$459.00; traveling expenses, \$339.24; adjusting and investigating claims, \$172.71; agents' traveling expenses, \$1,298.77; supplies and sundry expenses, \$1,273.01; total.....	3,500.73	
(Total expenses, \$19,969.53)		
Total disbursements.....		\$1,207.30
Balance .....		\$ 45,662.29

## LEDGER ASSETS.

Premium notes not due....	\$ 4,183.68	
Membership notes on members in good standing.....	\$ 5,154.00	
Membership notes on lapsed members.....	24,648.66	29,802.66
Membership notes of members in good standing belonging to reserve fund.....		10,000.00
Cash in office, \$184.54; deposited in banks: Des Moines National bank, general account, \$1,027.03; Des Moines National bank, reserve, \$2,652; total.....	3,663.57	
Agents' debit balances, \$1,129.45; bills receivable, \$....; total.....	1,129.45	
Other assets.....	None.	
Total .....	\$ 48,979.36	
Deduct ledger liabilities: Agents' credit balances, \$117.07; borrowed money, \$3,200; all other, \$....; total.....	3,317.07	
Total net ledger assets as per balance.....		45,662.29

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.	
Interest due and accrued on other assets.....	None.	
Rents due and accrued on property or lease.....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 1,548.97	
Mortuary assessments to become due on claims resisted and not assessed for, not exceeding one assessment, nor the amount of claims contested not assessed for.....	140.10—	\$ 1,689.07
Total non-ledger assets.....		1,689.07
Gross assets.....		\$ 47,351.36

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$....; total.....	None.
Loans on personal security .....	None.

Depreciation in ledger assets to bring the same to market value,  
if less than book value.....None.

Membership notes on lapsed members ..... \$ 24,648.06

Total ..... \$ 24,648.06

Total admitted assets. .... \$ 22,702.70

#### NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....;  
adjusted, not due, \$....; total.....None.

Losses on temporary disability claims not adjusted, \$....;  
resisted, \$100; total..... \$ 100.00

Losses on post mortem policies due and unpaid, \$....; adjusted,  
not due, \$....; total..... None.

Loss on specific indemnity claims, not adjusted, \$....; resisted,  
\$140.10; total..... 140.10

Present value future payments on installment policy claims  
(face \$8,500, discounted at 4 per cent) ..... 7,758.26

Disability accidents reported, probable liability..... 1,547.10

Salaries, rents, expenses, taxes, bills, accounts, bonuses, com-  
missions, fees, etc., due or accrued.....None.

Surrender value obligations due or accrued \$....; dividend obli-  
gations due or accrued, \$....; total..... None.

Premiums or assessments paid before due..... None.

Excess over association's whole life rates of all premiums  
received on any form of advance limited payment, or deposit  
policies and 4 per cent accumulated interest thereon..None.

All other liabilities.....None.

Total liabilities..... 9,545.46

Balance to protect contracts..... \$ 13,157.24

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and  
in assets not admitted).....None.

Reserve fund (less amount thereof included in liabilities and  
in assets not admitted)..... None.

Emergency fund (less amount thereof included in liabilities and  
in assets not admitted)..... \$ 4,783.61

General or expense fund (less amount thereof included in liabil-  
ities and in assets not admitted)..... 8,371.63

Capital stock paid in.....None.

Total special funds... 13,157.24

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	3,105	\$13,216,500.00	2,363	\$ 9,017,000.00
Policies or certificates written or increased during the calendar year .....	1,342	4,325,000.00	967	3,024,000.00
Total .....	4,447	\$16,541,500.00	3,330	\$12,041,000.00
Deduct decreased or ceased to be in force during year .....	1,149	3,495,000.00	730	2,063,000.00
Total policies or certificates in force last December 31st (end of year) .....	3,298	\$13,046,500.00	2,500	\$ 9,978,000.00
Losses and claims unpaid December 31st (beginning of year), including \$10,000 of installment policies .....	27	12,114.73	15	958.10
Losses and claims incurred during the calendar year .....	197	6,341.24	155	6,208.62
Total .....	224	\$ 18,455.97	170	\$ 7,166.72
Losses and claims paid, scaled down and compromised during the year .....	221	9,855.97	150	5,717.02
Losses and claims outstanding unpaid last December 31st (end of year), including \$8,500 of installment policies .....	28	10,287.30	20	1,549.70
Premiums and assessments collected during year .....		32,210.17		25,811.65

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid

Answer. Ten dollars for preferred risks; \$5 for risks below preferred. By note or cash in advance.

Give amount of annual dues, and how paid.

Answer. Three dollars to nine dollars, according to kind and amount of policy.

Paid annually or semi-annually.

Are these specified in policies or in by-laws?

Answer. Amount determined by board of directors, by authority of by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand and one thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to sixty-five years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Annual dues and 25 per cent of indemnity assessments.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in by-laws, referred to in policy.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Annually or semi-annually, according to kind and amount of policy.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside amount of installments collected on installment notes. To pay benefits when amount collected for indemnity fails to meet the requirements. Des Moines National bank, \$2,453.00; membership notes, \$10,000.

Are the officers and directors elected by the members?

Answer. Directors elected at annual meeting; officers elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$7,070.93.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE BANKERS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD A. TEMPLE.

Vice-President, O. B. AYRES.

Secretary, A. C. STILSON.

[Incorporated June 30, 1879, under Code of 1873. Approved September 1, 1873, section 116. Commenced business September 2, 1879.]

Home office, Des Moines, Iowa.

Capital.....Mutual.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$2,192,864.3

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications....	\$ 65,540.37
First year's assessments: Expense, \$3,035.38; mortuary, \$23,688.55; reserve, none; for other purposes, none; total.....	27,723.93
Subsequent years' assessments: Expense, \$143,094.75; mortuary, \$322,060.85; reserve, none; for other purposes, none; total....	665,155.60
Guarantee deposits.....	293,037.23
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$1,051,457.12
Interest from mortgages, \$85,478.39; bonds and stocks, \$11,781.65; other sources, \$32,317.33; total.....	129,577.37
Rents (including none for association's use of own buildings).....	None.
Profit on disposal of real estate, none; of securities, none; total.....	None.
From all other sources, viz: Advances to agents repaid.....	660.91
Total income during the year....	\$1,172,695.90
Sum of both amounts.....	\$3,865,562.28

## DISBURSEMENTS DURING YEAR.

Death claims paid.....	580,461.00
Guarantee deposits returned to beneficiaries of deceased members.....	11,807.00
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants, and to members for canceled certificates.....	2,755.67
Paid members for dividends, none; for surrender values, none; total.....	None.
Total paid to members.....	\$ 595,023.67
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, \$61,473.28; subsequent years, none; total.....	61,473.28
Commissions paid or allowed for collecting assessments to banks or collectors.....	23,975.36
Salaries and allowances of managers and agents not paid by commissions.....	573.35
Salaries of officers, \$20,250; other compensation of officers, none; total.....	20,250.00
Salaries and other compensation of office employees.....	18,097.44
Medical examiners' fees, whether paid direct by members or otherwise.....	24,851.25
Taxes on premiums, \$749.29; insurance department fees and licenses, \$1,162.50; municipal licenses, \$90; tax on franchise, none; total.....	2,001.79
Taxes on real estate and investments, \$15.33; expenses and repairs on real estate, none; total.....	15.33
Rent, less sub-leases.....	2,611.72
Furniture, \$730.41; legal expenses, \$3,007.47; advertising and printing, \$5,932.73; total.....	9,640.66
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Stationery, etc., \$735.25; postage, 7,514.97; telegrams, \$20.12; traveling expenses, \$1,089.77; express and freight, \$541.41; blank books, \$245.20; advances to agents to be deducted from future commissions, \$2,258.50; all other items, \$1,194.96; total.....	12,600.20
Total expenses, \$178,090.43.)	
Total disbursements.....	\$ 773,114.10
Balance.....	\$2,592,448.18



## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, \$1,616,187; not first liens, none; total.....	\$1,616,187.00
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest), \$197,139.06; and stocks, none; total.....	197,139.06
Cash in office, none; deposited in banks: With Lyman Cook, treasurer, Burlington, Iowa (First National bank), \$40,552.34; with P. M. Casady, assistant treasurer, Des Moines, Iowa (Des Moines Savings bank), \$71,735.61; with sundry depository banks, \$5,901.45; with Missouri insurance department, \$1,000; total.....	119,189.30
Agents' debit balances, none; bills receivable, none; total.....	None.
Other assets, viz: Guarantee notes not due on members in good standing.....	661,832.82
Total.....	\$2,594,348.18
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, trust deposits, \$1,900; total....	1,900.00
Total net ledger assets, as per balance.....	\$2,592,448.18

## NON-LEDGER ASSETS.

Interest due, \$70; and accrued, \$28,890.52, on mortgages; total.....	\$ 28,890.52
Interest due, \$....; accrued, \$12,148.87, on other assets; total.....	12,148.87
Rents due, none; accrued, none, on property or lease; total.....	None.
Total.....	\$ 41,039.39
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	\$ 6,744.40
Total.....	\$ 6,744.40
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for....	\$ 48,000.00
Total.....	\$ 48,000.00
Other items.....	None.
Total non-ledger assets.....	\$ 95,783.79
Gross assets.....	\$2,688,231.97

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, not reported; supplies, printed matter, stationery.....	Not reported.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	None.
Total admitted assets.....	\$2,688,231.97

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
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Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, \$38,000; resisted, \$10,000; total.....	\$ 48,000.00
Present value future payments on instalment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Medical examiners' fees for December, 1897.....	2,154.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Assessments paid before due.....	843.61
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon. (We do not write such policies.)	
All other liabilities.....	None.
Total liabilities.....	\$ 50,997.61
Balance to protect contracts.....	\$2,637,234.36
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted).....	\$1,871,648.00
Surplus fund, \$848,981.18 (less amount advanced to mortuary fund, \$102,902.03); total.....	746,079.15
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	19,507.21
Capital stock paid in.....	None.
Total special funds.....	\$2,637,234.36

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	43,377	\$ 86,754,000.00	12,725	\$ 25,450,000.00
Policies or certificates restored during 1897....	76	152,000.00	29	58,000.00
Policies or certificates written or increased during the calendar year.....	9,775	19,550,000.00	2,270	4,540,000.00
Total.....	53,228	\$106,456,000.00	15,024	\$ 30,048,000.00
Deduct decreased or ceased to be in force during year.....	2,309	5,618,000.00	758	1,516,000.00
Total policies or certificates in force last December 31st (end of year).....	50,419	\$100,838,000.00	14,266	\$ 28,532,000.00
Losses and claims unpaid December 31st (beginning of year).....	28	56,000.00	6	12,276.00
Losses and claims incurred during the calendar year.....	294	588,000.00	82	167,422.00
Total.....	322	\$ 644,000.00	88	\$ 179,698.00
Losses and claims paid, scaled down and compromised during the year.....	298	596,000.00	81	164,820.00
Losses and claims outstanding unpaid last December 31st (end of year).....	24	48,000.00	7	14,279.00
Assessments collected during year.....		692,879.53		181,502.49

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. The entrance fee is equal in dollars to one-half the member's age for each \$2,000 certificate, and is paid at entrance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. The annual dues on business written prior to July 1, 1883, is 6 per cent of guarantee deposit (which is \$1 for each year of the member's age for each certificate of \$2,000), and upon the business written since that date it is 10 per cent; amount is fixed by articles of incorporation and resolution of board of directors.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$6,000, \$2,000, 21 to 50 years (21 to 40 years, \$6,000; 41 to 50 years, \$4,000).

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. The face value of certificates is secured by deposit with the state insurance department, and the amount due is provided for by an assessment on the members levied *pro rata* upon the guarantee fund of the association.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by assets and right of assessment, but with no promise of dividends, surrender values or endowment features.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No right to scale policies is retained.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The by-laws authorize assessment of amount required to pay losses.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are levied for such a percentage upon the guarantee fund as will produce the amount required to pay death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The guarantee fund is created by deposits at entrance for the purpose of securing persistent membership. The surplus fund is made up of interest collections and forfeitures of guarantee deposits of lapsed members, and is for the purpose of paying any losses which may occur in excess of a rate of ten deaths per annum per thousand members. Securities belonging to the association of a book value of \$1,814,336.06 (par value \$1,814,110.18) are deposited with the auditor of the state of Iowa as required by law. A deposit of \$1,000 has been made with the Missouri insurance department. The balance is in process of collection and investment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, \$1,222,580.88, according to actuaries' table.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually in March by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in

the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$126,187.35 quarterly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advance ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**BAKERS AND MERCHANTS LIFE ASSOCIATION OF ILLINOIS,**

(Now Illinois Life Association.)

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. STEVENS.

Secretary, EDWARD D. STEVENS.

[Incorporated September 23, 1893. Approved June 22, 1893, chapter 1893, page 81, laws of Illinois. Commenced business September 23, 1893.]

Home office, Chicago, Ill.

Capital.....None.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year... \$ 42,305.85

### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$54,704.73; mortuary, \$ ....; reserve, \$30; for other purposes, \$.....; total..... \$ 54,734.72

Subsequent year's assessments or premiums: Expense, \$39,073.90; mortuary, \$29,806.14; reserve, \$4,942.04; for other purposes, \$.....; total..... 73,821.08

Medical examiner's' fees paid by applicant..... 36.00

Total paid by members..... \$ 128,591.80

Interest, \$557.20; bonds and stocks, \$....; other sources, \$....;	
total.....	\$ 557.20
Rents (including \$.... for association's use of own buildings)....	None.
Profit on disposal of real estate, \$....; of securities, \$....; total.....	None.
From all other sources.....	None.
Total income during the year.....	\$ 129,149.00
Sum of both amounts .....	\$ 171,454.94

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$ 22,075.00
Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$....; total.....	None.
Surrendered policies.....	906.11
Paid members for dividends, \$....; for surrender values, \$....; total .....	None.
Total paid to members .....	\$ 26,981.11
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$44,673.24; subsequent years, \$11,886.53; total.....	58,559.77
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	762.70
Salaries and allowances of managers and agents not paid by commissions.....	3,614.94
Salaries of officers, \$3,313.88; other compensation of officers, \$....; total .....	3,313.88
Salaries and other compensation of office employees.....	6,894.98
Medical examiners' fees, whether paid direct by members or otherwise.....	7,151.50
Taxes on premiums, \$10.10; insurance department fees, \$648.25; agents' licenses, \$71; tax on franchise, \$....; total.....	729.35
Rent of agents' offices .....	1,063.50
Rent (including \$... for association's use of own buildings) less sub-leases .....	3,150.00
Furniture, \$421.94; legal expenses, \$145.10; advertising and printing, \$2,614.82; stationery, \$1,316.59; total.....	4,498.45
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
All other items, viz.: Traveling expenses .....	2,257.19
Expense, \$1,831.54; postage, \$1,900.48; total.....	3,732.03
(Total expenses, \$95,717.23)	
Total disbursements .....	123,693.34
Balance .....	\$ 48,756.00

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$...; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) \$....; and stock, \$....; total.....	None.
Cash in office, \$498.44; deposited in banks: Fort Dearborn National bank, \$37,397.89; total.....	\$ 37,896.33
Deposit with insurance department, of Missouri.....	1,000.00
Agents' debit balances, \$10,311.98; bills receivable, \$....; total...	10,311.98
Other assets.....	None.
Total .....	\$ 49,208.30

Deduct ledger liabilities: Agents' credit balances, \$451.70; borrowed money, \$....; all other, \$....; total ..... \$ 451.70

Total net ledger assets, as per balance..... \$ 48,756.60

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$....; on mortgages; total....None.  
Interest due, \$....; accrued, \$....; on other assets; total....None.  
Rents due, \$....; accrued, \$....; on property or lease; total....None.  
Furniture and fixtures..... \$ 2,597.89  
Market value of bonds (not including interest) and stocks over book value..... None.  
Mortuary assessments due on last call made within sixty days on insurance in force ..... \$ 16,834.81  
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for...  
.....None.

Total ..... 16,834.81  
Other items: Bills receivable, reserve fund notes.... 15,085.00

Total non-ledger assets ..... 34,517.70

Gross assets..... \$ 83,274.30

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$2,597.89; supplies, printed matter, stationery, \$....; total..... \$ 2,597.89  
Agents' debit balances not secured by bonds, \$7,553.79; bills receivable, not secured, \$15,085; total..... 22,637.79  
Loans on personal security ..... None.  
Depreciation in ledger assets to bring same to market value, if less than book value.....None.

Total ..... 25,235.68

Total admitted assets ..... \$ 58,038.62

## NON-LEDGER LIABILITIES.

Losses on premium policies, due and unpaid, \$....; adjusted, not due, \$10,000; total..... \$ 10,000.00  
Losses on stipulated premium policies, not adjusted, \$2,500; resisted, \$1,000; total..... 3,500.00  
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total ..... None.  
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total..... None.  
Present value future payments on installment policy claims....  
.....None.  
Disability, sick, accidents or other benefits, due or accrued remaining unpaid ..... None.  
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued ..... None.  
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total ..... None.  
Premiums or assessments paid before due ..... None.  
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon  
.....None.  
All other liabilities.....None.

Total liabilities..... 13,500.00

Balance to protect contracts..... \$ 44,538.62

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	8,885.18
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	22,922.60
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Deposit fund (less amount thereof included in liabilities and in assets not admitted).....	1,000.00
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	11,230.84
Capital stock paid in.....	None.
<b>Total special funds .....</b>	<b>\$ 45,538.62</b>

**EXHIBIT OF CERTIFICATES OR POLICIES.**

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,854	\$6,044,500 00	81	\$ 144,000.00
Policies or certificates written or increased during the calendar year.....	2,306	3,941,000 00	104	149,500.00
<b>Total.....</b>	<b>5,160</b>	<b>\$9,985,500.00</b>	<b>185</b>	<b>\$ 293,500.00</b>
Deduct decreased or ceased to be in force during year.....	1,322	2,659,000.00	52	81,000.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>3,838</b>	<b>\$7,326,500.00</b>	<b>133</b>	<b>\$ 212,500.00</b>
Losses and claims unpaid December 31st (beginning of year).....	5	12,000.00	None	None
Losses and claims incurred during the calendar year.....	13	33,500.00	None	None
<b>Total.....</b>	<b>18</b>	<b>\$ 45,500.00</b>	<b>None</b>	<b>None</b>
Losses and claims paid, scaled down and compromised during the year.....	13	32,000.00	None	None
Losses and claims outstanding unpaid last December 31st (end of year).....	5	12,500.00	None	None
Premiums and assessments collected during year.....		121,556 80		\$ 3,522.62

**MISCELLANEOUS QUESTIONS.**

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five hundred to ten thousand dollars. Age, 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by the funds of the association and additional premiums which may be levied in cases of emergencies. No endowment returns.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in policies where mortality experience exceeds mortality provision of rates of premium.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. An equation of the American experience table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the insured paying 33 per cent \$1,000 per year on each \$1,000 policy for five years, and such part of a regular graded premium as is not required for mortuary purposes; deposited in Ft. Dearborn National bank, Chicago, Ill. To guarantee payment of policy in full.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No computation of reserve has been made; issue only one form of policy.

Are the officers and directors elected by the members?

Answer. Directors are; directors elect officers annually.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice mailed thirty days prior to meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No; only in brokerage and renewal commissions received.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Thirty-one thousand nine hundred and twenty-five dollars and twenty-two cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**BROTHERHOOD ACCIDENT COMPANY,**

Organized under the laws of the State of Massachusetts made to the Auditor of State  
of the State of Iowa, pursuant to the laws thereof.

*President,* JOHN J. WHIPPLE.

*Secretary,* JAY B. CRAWFORD.

[Incorporated August 17, 1892. Commenced business August 18, 1892.]

Home office, Boston, Mass.

Capital ..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 8,051.89

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
without deductions for commissions or other expenses, as  
follows:

Membership fees required or represented by applications.....	\$ 15,815 00
Annual dues, as per contract.....	24,849.50
Subsequent year's assessments or premiums: Expense, \$....;	
mortuary, \$7,418; disability, \$28,879; for other purposes, \$....;	
total .....	36,092.00
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$ 76,256.50
Interest for mortgages, \$....; bonds and stocks, \$....; other	
sources, \$....; total.....	None.
Rents (including \$... for association's use of own building).....	None.
Profit on disposal of real estate, \$....; of securities, \$....; total	
.....	None.
From all other sources, viz: Account disability fund.....	1,678.00

Total income during the year.....	\$ 77,934.50
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Sum of both amounts.....	\$ 85,990.39
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## DISBURSEMENTS DURING YEAR.

Death claims paid. ....	\$ 6,500.00
Disability, sick or accident benefits.....	25,512.89
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$....; for surrender values, \$....;	
total.....	None.

Total paid to members.....	\$ 32,012.89
Commissions and fees on account of first year's dues, assess-	
ments or premiums, and subsequent years, retained by	
subordinate bodies.....	3,299.86
Commissions paid or allowed for collecting assessments or pre-	
miums to banks or collectors .....	None.
Organization of subordinate bodies.....	19,855.57
Salaries and allowances of managers and agents not paid by	
commissions .....	None.
Salaries of officers.....	10,832.41
Salaries and other compensation of office employees.....	4,749.96
Medical examiners' fees, whether paid by members or otherwise	32.00
Taxes on premiums, \$....; insurance department fees and	
licenses, \$248; municipal licenses, \$....; tax on franchise,	
\$....; total.....	248.00
Taxes on real estate and investments, \$....; expense and repairs	
on real estate, \$....; total.....	None.
Rent (including \$916.74 for association's use of own building) less	
sub-lease.....	916.74

Furniture, \$....; legal expenses, \$296.58; advertising and printing, \$723.40; total.....	\$ 1,019.98
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
All other items, viz: Miscellaneous, \$513.28; postage, express and telegraph, \$950.66; traveling, \$384.51; total.....	1,850.45
(Total expense, \$42,804.97.)	
Total disbursements.....	\$ 74,617.26
Balance .....	\$ 11,169.13

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest, \$ ...; and stocks, \$ ...)	None.
Cash in office, \$4,150.13; deposited in banks, \$2,116; in transit (since received and deposited), \$4,903; International Trust Co., \$2,116; (since deposited) International Trust company, \$9,053.13; total ..	\$ 11,169.13
Agents' debit balances, \$....; bills receivable, \$....; total ..	None.
Other assets .....	None.
Total .....	\$ 11,169.13
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$ ...; all other, \$ ...; total.....	None.
Total net ledger assets, as per balance.....	\$ 11,169.13

## NON-LEDGER ASSETS.

Interest due, \$ ...; accrued, \$...., on mortgages, \$....; total .....	None.
Interest due, \$....; and accrued, \$....; on other assets, ....; total.....	None.
Rents due, \$....; accrued, \$....; on property or lease, ....; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 7,500.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for. ....	2,089.19
Other items: Furniture and fixtures.....	1,000.00
Total non-ledger assets.....	\$ 10,589.19
Gross assets.....	\$ 21,758.33

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,000; supplies, printed matter, stationery, \$....; total.....	\$ 1,000.00
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured; total .....	None.
Loans on personal security.....	None.
Excess of mortuary assessments over changes in liabilities.....	7,500.00
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total .....	\$ 8,500.00
Total admitted assets.....	\$ 13,258.33

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on stimulated premium policies, not adjusted, \$390; estimate resisted, \$....; total.....	\$ 360.00
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....	None.
Present value future payments on installment policy claims (face \$.... discounted at 4 per cent). ....	None.
Disability, sick, accidents and other benefits, not due or accrued, since paid.....	804.19
Disability, sick, accidents or other benefits resisted.....	925.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 2,089.19
Balance to protect contracts.....	\$ 11,169.13
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 918.00
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	6,550.84
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General expense fund (less amount thereof included in liabilities and in assets not admitted).....	3,705.29
Capital stock paid in.....	None.
Total special funds.....	\$ 11,169.13

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	7,749	\$24,097,750.00	193	\$ 585,750.00
Policies or certificates written or increased during the calendar year.....	3,063	8,752,000.00	98	199,750.00
Total.....	10,812	\$32,849,750.00	291	\$ 785,500.00
Deduct decreased or ceased to be in force during year.....	3,711	10,490,750.00	143	439,250.00
Total policies or certificates in force last December 31st (end of year).....	7,101	\$22,359,000.00	148	\$ 346,250.00
Losses and claims unpaid December 31st (beginning of year).....	25	750.00		
Losses and claims incurred during the calendar year.....	587	34,601.48	10	198.92
Total.....	612	\$ 35,351.48	10	\$ 198.92
Losses and claims paid, scaled down and compromised during the year.....	536	33,012.29	9	168.92
Losses and claims outstanding unpaid last December 31st (end of year).....	86	3,339.19	1	30.00
Premiums and assessments collected during year.....		36,092.00		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars; paid on admission.

Give amount of annual dues, and how paid.

Answer. Five dollars; paid quarterly.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars to nothing; according to occupation.

Give limiting ages for admission.

Answer. Twenty-one to sixty-five.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. No, does not apply.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. By the by-laws.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessments.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No.

Are the officers and directors elected by the members?

Answer. Yes, annually.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Before each meeting by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives or dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or associations?

Answer. Sixteen thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE CHICAGO GUARANTY FUND LIFE SOCIETY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM C. HICKOX.

Vice-President, J. W. BUTLER.

Secretary, CHARLES I. WESTERFIELD.

[Incorporated, August 24, 1884. Approved, June 23, 1893, chapter 73. Commenced business, October 27, 1884.]

Home office, Chicago, Ill.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year..... \$ 214,322.08

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$12,065.04;

mortuary, \$3,432.93; reserve, none; for other purposes, none;

total..... \$ 15,498.67

Subsequent year's assessments or premiums: Expense, \$31,094.39;

mortuary, \$98,717.74; reserve, \$2,550; for other purposes, guar-

anty, \$1,339.97; total..... 123,752.10

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 149,250.97

Interest from mortgages, bonds, stocks and other sources..... 10,095.15

Rents (including none for association's use of own buildings)....

None.

Profit on disposal of real estate, none; of securities, none; total

None.

From all other sources.....None.

Total income during the year..... \$ 159,346.12

Sum of both amounts..... \$ 373,668.14

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 116,962.86

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.

Advanced payments returned to rejected applicants.....None.

Paid members for dividends, none; for surrender, \$10.83, \$15,

\$164.40; total..... 190.23

Total paid to members..... \$ 117,053.78

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$11,910.47; subsequent years, \$3,244.86; total.....	\$ 15,155.33
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	1,322.30
Salaries and allowances to managers and agents not paid by commissions .....	4,968.34
Salaries of officers, \$3,886.80, other compensation of officers, none; total.....	8,886.80
Salaries and other compensation of office employees.....	5,671.84
Medical examiners' fees, whether paid direct by members or otherwise.....	2,123.15
Taxes on premiums, \$88.29; insurance department fees and licenses, \$1,037.55; municipal licenses, none; tax on franchise, none; total.....	1,125.84
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$2,644 for association's use of own buildings) less sub-leases .....	2,644.00
Furniture, \$106.86; legal expenses, \$2,439.31; advertising and printing, \$2,332.25; total.....	4,878.32
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Postage, \$1,010.88; traveling, \$1,804.34; general expenses, \$507.59; agents' accounts closed, \$845.38; total..	4,168.64
(Total expenses, \$51,943.55.)	
Total disbursements.....	\$ 168,996.34
Balance .....	\$ 204,571.80

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate .....	\$ 3,500.00
Loans secured by pledge of bonds, stocks or other collateral....	None.
Book value of bonds (excluding interest), \$189,195.36; and stocks, none; total.....	189,195.36
Cash in office, \$1,232.36; deposited in banks: Royal Trust company, \$9,989.43; total.....	11,221.78
Agents' debit balances, \$7,005.38; bills receivable, \$2,781.94; total	9,787.22
Other assets, viz.: Furniture.....	1,120.97
Total.....	\$ 214,875.33
Deduct ledger liabilities: Agents' credit balances, \$308.58; borrowed money, \$10,000; all other, none; total.....	10,308.58
Total net ledger assets, as per balance....	\$ 204,571.80

## NON-LEDGER ASSETS.

Interest due, none; accrued, \$49.99; on mortgages; total.....	\$ 49.99
Interest due, \$300; accrued, \$4,076.08; on other assets; total.....	4,376.08
Rents due and accrued on property or lease..None.	
Total.....	\$ 4,426.08
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force. ....	\$ 332.37
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..	15,790.95— 16,123.23

Other items: Premiums in hands of agents, \$1,162.85; reserve, on claims, \$600; cash, \$4,056.96; total.....	\$ 5,821.81
Total non-ledger assets.....	\$ 27,341.27
Gross assets.....	\$ 281,913.07

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,120.97; supplies, printed matter, stationery, none; total.....	\$ 1,120.97
Agents' debit balances not secured by bonds, \$6,311.29; bills receivable, not secured, \$646.49; total..	6,857.78
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value ..	None.
Total.....	\$ 7,978.75
Total admitted assets.....	\$ 222,934.32

## NOW-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, \$500; resisted, \$3,500; total.....	\$ 4,000.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, \$16,000; resisted, \$3,000; total.....	19,000.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc, due or accrued .....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	2,447.32
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	1,611.74
All other liabilities.....	None.
Total liabilities.....	\$ 27,038.06
Balance to protect contracts.....	\$ 196,875.26
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 2,519.33
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	67,773.72
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Guaranty fund (less amount thereof included in liabilities and in assets not admitted) .....	133,599.91
General or expense fund (less amount thereof included in liabilities and in assets not admitted) minus.....	7,017.60
Capital stock paid in.....	None.
Total special funds.....	\$ 196,875.26

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	2,605	\$ 7,581,000.00
Policies or certificates written or increased during the calendar year.....	2,939	3,341,400.00
Total .....	5,544	\$10,922,400.00
Deduct decreased or ceased to be in force during year .....	1,133	2,095,300.00
Total policies or certificates in force last December 31st (end of year).....	4,411	\$ 8,827,100.00
Losses and claims unpaid December 31st (beginning of year).....	11	21,500.00
Losses and claims incurred during the calendar year .....	45	127,400.00
Total.....	56	\$ 148,900.00
Losses and claims paid, scaled down and compromised during the year..	45	120,900.00
Losses and claims outstanding unpaid last December 31st (end of year).....	11	23,000.00
Premiums and assessments collected during year.....		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid.

Answer. On business written prior to 1891, \$3 to \$4 per \$1,000 per annum; subsequent business, \$4 to \$5, according to form of policy.

Are these specified in policies or in by-laws?

Answer. Specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$1,000; minimum, \$100.

Give limiting ages for admission.

Answer. Ages 18 to 60, reckoning from nearest birthday.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Some do and some do not.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. By accumulated surplus funds.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes; under form now in use.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Mortuary funds, charged with expense of investigating and contesting fraudulent claims.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. Under limited payment policies, an advance insurance fund is set aside and returned if policy is discontinued.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in the policies; when reserve falls below certain point.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' table; 4 per cent; usual insurance formulas modified to correspond to past experience.



How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Specified in each policy.

Are the officers and directors elected by the members?

Answer. Yes: directors are, and the directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to election; notice published three days prior to meeting in two newspapers.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$20,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### CHICAGO LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. D. SAMSON.

Secretary, H. P. BAKER.

Vice-President, G. H. SHAW.

[Incorporated July 3, 1893. Approved July 3, 1893, chapter 65. Commenced business March 7, 1896.]

Home office, Des Moines, Iowa.

Capital authorized..... None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 8,354.58

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$3,733.41; mortuary, \$725.93; reserve, none; for other purposes: future insurance, \$144.76; total..... \$ 4,604.10  
 Subsequent year's assessments or premiums: Expense, \$807; mortuary, \$1,985.98; reserve, \$111.92; for other purposes: future insurance, \$354.63; total..... 3,359.47  
 Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 8,023.57  
 Interest from mortgages, none; bonds and stocks, none; other sources, \$143.84; total..... 143.84  
 Rents (including none for association's use of own buildings)..... None.  
 Profit on disposal of real estate, none; of securities, none; total, ..... None.  
 From all other sources, viz: Cancellation fees, \$53.76; donated by officers, \$454.80; guarantee reserve notes, \$3,123; total..... 3,645.56

Total income during the year..... \$ 11,812.97

Sum of both amounts..... \$ 20,187.40

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 1,000.00  
 Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total..... None.  
 Advanced payments returned to rejected applicants and members on canceled policies..... 1,064.50  
 Paid members for dividends, none; for surrender values, none; total..... None.

Total paid to members..... \$ 2,064.50  
 Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$2,760.11; subsequent years, none; total..... 2,760.11  
 Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 398.70  
 Salaries of officers, \$45.50; other compensation of officers, none; total..... 45.50  
 Salaries and other compensation of office employees..... 233.65  
 Medical examiners' fees, whether paid direct by members or otherwise..... 587.10  
 Taxes on premiums, none; insurance department fees and licenses, \$19; municipal licenses, none; tax on franchise, none; total..... 19.00  
 Taxes on real estate and investments, none; expenses and repairs on real estate, none; total..... None.  
 Rent (including none for association's use of own buildings) less sub-leases..... 163.60  
 Furniture, \$67.35; legal expenses, \$34; advertising and printing, \$473.64; total..... 579.99  
 Losses on disposal of real estate, none; of securities, none; total..... None.  
 All other items, viz.: Traveling expenses, \$375.32; postage, \$106.70; general supplies, \$74.96; express, \$3.00; gas, .94; telegrams, .80; total..... 463.32  
 (Total expenses, \$5,246.80.)

Total disbursements..... \$ 7,311.30

Balance..... \$ 12,866.19

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total..... None.  
 Loans on mortgages of real estate, first liens, \$2,000; not first liens, none; total..... \$ 2,000.00

Loans secured by pledge of bonds, stocks, or other collateral,	None.	
Book value of bonds (excluding interest), none; and stocks none; total.....	None.	
Cash in office, none; deposited in banks: Peoples Savings bank, Des Moines, Iowa, \$2,334.67; Des Moines National bank, Des Moines, Iowa, \$87.58; total.....	\$ 2,422.25	
Agents' debit balances, \$169 19; bills receivable, none; total. ...	169 19	
Other assets, viz: Guarantee reserve notes, \$8,064.75; furniture and fixtures, \$200; total.....	8,264.75	
Total.....	\$ 12,856.19	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.	
Total net ledger assets, as per balance.....		\$ 12,856.19

## NON-LEDGER ASSETS.

Interest due, none; accrued, \$8 on mortgages total. \$	8.00	
Interest due, \$50; accrued, \$142, on other assets; total.....	192.00	
Rents due and accrued on property or lease..None.		
Total.....		\$ 200.00
Market value of real estate over book value..None.		
Market value of bonds (not including interest) and stocks over book value.....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....	721.26	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.	
Other items.....	None.	
Total non-ledger assets.....		921.26
Gross assets.....		\$ 12,777.45

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$200; supplies, printed matter, stationery, none; total.....	\$ 200.00	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.	
Loans on personal security..	None.	
Excess of liabilities, account mortuary assessments.....	721.26	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....		921.26
Total admitted assets.....		\$ 12,856.19

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims (face, none, discounted at 4 per cent).....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.

Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .....	\$ 368.80
All other liabilities.....	None.
<b>Total liabilities .....</b>	<b>\$ 368.80</b>
Balance to protect contracts.....	\$ 12,487.39
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 2,204.03
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	108.73
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	9,687.88
Future insurance fund (less amount thereof included in liabilities and in assets not admitted).....	379.99
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	256.77
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>12,487.39</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	320	\$ 579,500.00	320	\$ 579,500.00
Policies or certificates written or increased during the calendar year .....	184	303,000.00	184	303,000.00
<b>Total.....</b>	<b>504</b>	<b>\$ 882,500.00</b>	<b>504</b>	<b>\$ 882,500.00</b>
Deduct decreased or ceased to be in force during year.....	166	297,000.00	163	297,000.00
<b>Total policies or certificates in force last December 31st (end of year)</b>	<b>338</b>	<b>\$ 585,500.00</b>	<b>338</b>	<b>\$ 585,500.00</b>
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	1	2,000.00	1	2,000.00
<b>Total.....</b>	<b>1</b>	<b>\$ 2,000.00</b>	<b>1</b>	<b>\$ 2,000.00</b>
Losses and claims paid, scaled down and compromised during the year.....	1	2,000.00	1	2,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....	None	None	None	None
Premiums and assessments collected during year .....		8,023.57		8,023.57

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Four dollars per thousand; specified in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$1,000.

Give limiting ages for admission.

Answer. Ages, 16 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; except when full payment is guaranteed by the reserve and emergency funds, and any accumulated surplus may be distributed in dividends after the fifth year.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

What amount and under what circumstances?

Answer. Each fund bears the expense of its collections and protection.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; except when the future insurance fund is returned. Provided for by a trust fund deposited with the auditor of state.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In its policies.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table, and 4 per cent modified by insurance experience.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Emergency, by guarantee notes; reserve, by 25 per cent of the net premium. Future insurance, by trust fund added to premium. To guarantee the full payment of all policies, and to pay dividends and surrender values, and deposit with auditor of state according to law.

Are the officers and directors elected by the members?

Answer. Directors only; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days in advance, by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand two hundred and eight dollars and seventy-one cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. None.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**CONNECTICUT INDEMNITY ASSOCIATION,**

Organized under the laws of the State of Connecticut made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, RASTUS S. RANSOM.*

*Secretary, JOHN B. DOHERTY.*

*First Vice-President, LEWIS A. PLATT.*

*Second Vice-President, H. E. FANSHAW.*

[Incorporated April, 1887. Commenced business October, 1883.]

Home office, Waterbury, Conn.

Capital ..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 277,065.91

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$24,009.76; mortuary, \$64,197.07; reserve, \$ ....; for other purposes, \$ ....; total. \$ 88,806.83

Subsequent year's assessments or premiums: Expense, \$42,653.96; mortuary, \$96,261.55; reserve, \$21,760.69; for other purposes, \$.....; total ..... 150,665.80

Medical examiners' fees paid by applicant ..... None.

Total paid by members ..... \$ 248,472.43

Interest from mortgages, \$3,758.64; bonds and stocks, \$466.50; other sources, \$1,009.73; total ..... 5,234.87

Rents (including \$... for association's use of own buildings). ... 378.00

Profit on disposal of real estate, \$.....; of securities, \$ ....; bills receivable ..... 535.57

From all other sources, viz. Policy fees, \$14; sale of stock, \$12,050; subscriptions paid to stock, \$3,125; total..... 15,189.00

Total income during the year..... \$ 269,609.87

Sum of both amounts ..... \$ 546,675.78

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 106,578.04

Endowments, \$.....; old age benefits, \$.....; disability, sick or accident benefits, \$3,534.91; total..... 2,534.91

Advanced payments returned to rejected applicants ..... 1,963.96

Paid members for dividends, \$.....; for surrender values, \$.....; total. .... 3,841.57

Total paid to members ..... \$ 116,908.58

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$76,186.27; subsequent years, \$6,069.57; total ..... 82,275.84

Commissions paid or allowed for collecting assessments or premiums to banks or collectors ..... None.

Salaries and allowances of managers and agents not paid by commissions ..... 2,063.35

Salaries and other compensation of officers..... 10,062.96

Salaries and other compensation of office employes..... 5,363.00

Medical examiners' fees, whether paid direct by members or otherwise, and inspection..... 17,363.64

Taxes on premiums, \$340.97; insurance department fees and licenses, \$2,219.09; municipal licenses, \$265.45; tax on franchise, \$....; total.....	\$ 2,825.51
Taxes on real estate and investments, \$...., expenses and repairs on real estate, \$....; total.....	None.
Rent (including \$.... for association's use of own buildings) less sub-leases .....	2,364.42
Furniture, \$1,274.18; legal expenses, \$5,496.66; advertising and printing, \$4,852.70; total.....	11,614.54
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz.: Postage, \$1,083.71; library, \$7.75; general expense, \$2,875.75; exchange, \$45.48; commission on contract and plan, \$6,490.59; agent's expense, \$5,766.17; total.....	16,259.43
(Total expenses, \$150,231.99.)	
Total disbursements.....	\$ 267,140.49
Balance.....	\$ 279,535.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$7,864.20; total.....	\$ 7,864.20
Loans on mortgages of real estate, first liens, \$65,688; not first liens, \$....; total .....	65,688.00
Loans secured by pledge of bonds, stock, or other collateral....	26,504.59
Book value of bonds (excluding interest, \$23,500; and stocks, \$1,480; total .....	20,950.00
Cash in office, \$3,814.57; New York office, \$3,498.29; deposited in Manufacturers National, \$4,198.63; Fourth National, \$1,879.45; Waterbury National, \$27.65; Mutual National, Troy, N. Y., \$1,200; total .....	14,628.59
Agents' debit balances, \$63,391.17; bills receivable, \$63,938.33; total .....	129,809.50
Other assets, viz.: Library, \$349.86; furniture, \$5,940.56; total....	5,590.41
Total .....	\$ 279,535.29
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance .....	\$ 279,535.29

## NON-LEDGER ASSETS.

Interest due, \$2,043.50; accrued, \$351, on mortgages; total .....	\$ 2,594.50
Interest due, \$2,436.33; accrued, \$595, on other assets, total.. .....	3,031.33
Rents due, \$....; accrued, \$....; on property or lease .....	108.00
Total.....	\$ 5,733.83
Market value of real estate over book value..None.	
Market value of bonds (not including interest) and stocks over book value .....	\$ 1,068.75
Total .....	\$ 1,068.75
Mortuary assessments due on last call made within sixty days on insurance in force .....	\$ 29,532.36
Total .....	\$ 29,532.36
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed .....	None.
Other items.....	None.
Total non-ledger assets.....	\$ 26,234.94
Gross assets .....	\$ 315,870.23

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$5,340.56; supplies, printed matter, stationery, \$249.85; total.....	\$ 5,590.41
Agents' debit balances not secured by bonds, and bills receivable, not secured .....	71,246.11
Loans on personal security .....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	100.00
Total.....	\$ 76,986.52
Total admitted assets.....	\$ 238,963.71

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due .....	\$ 4,631.64
Losses on stipulated premium policies, not adjusted, \$42,800; resisted, \$3,200; total.....	76,000.00
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$ ....; total.....	None.
Losses on post mortem policies, not adjusted, \$ ....; resisted, \$ ....; total.....	None.
Present value future payments on installment policy claims (face \$.... discounted at 4 per cent).....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	2,000.00
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon, issue just commenced.....	None.
All other liabilities.....	None.
Total liabilities .....	\$ 82,631.64
Balance to protect contracts .....	\$ 156,312.07
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted), minus.....	\$ 96,985.44
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	69,399.04
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted)...	40,658.14
Working capital.....	143,140.83
Total special funds .....	\$ 156,312.07



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,917	\$12,013 290 00	3	\$ 4,300 00
Policies or certificates written or increased during the calendar year .....	3,481	7,395,473.00	3	4,100 00
Total.....	9,398	\$19,398,763.00	6	\$ 8,400.00
Deduct decreased or ceased to be in force during year.....	3,084	6,765,775.00	5	6,300.00
Total policies or certificates in force last December 31st (end of year).....	6,314	\$12,632,978 00	1	\$ 2,200.00
Losses and claims unpaid December 31st (beginning of year).....	23	46,350.00	.....	.....
Losses and claims incurred during the calendar year .....	77	162,875 00	None.	None.
Total.....	100	\$ 209,225.00	.....	.....
Losses and claims paid, scaled down and compromised during the year .....	72	108,578 04	None.	None.
Losses and claims outstanding unpaid last December 31st (end of year).....	28	80,651.64	None.	None.
Premiums and assessments collected during year .....	.....	.....	.....	.....

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee required.

Give amount of annual dues, and how paid.

Answer. Five dollars and \$3 per \$1,000.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Eighteen and sixty years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. By accumulating a reserve.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Claim right to levy extra assessment.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Only for adjusting and inspecting and resisting fraudulent claims

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Endowments discontinued.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. All policy contracts subject to extra assessments.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Four per cent actuaries table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By premiums and subscription of stockholders in lieu of a reserve. Waterbury National bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer One hundred and forty-three thousand seven hundred and seventy. Expected mortality actually incurred, less compromised, \$1,436.82.

Are the officers and directors elected by the members?

Answer. Directors by stockholders; officers by directors.

Are notices of election sent to members?

Answer. To stockholders.

When and how?

Answer. Publication two weeks in advance.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, for royalties on some forms of copyrighted insurance policies still in force, given to a former president.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association?

Answer. Stated assessments aggregating quarterly \$60,931.59.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### COVENANT MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. H. SMOLLINGER.

Vice-President, L. W. SANBORN.

Secretary, B. F. REINMUND.

[Incorporated January 9, 1877. Approved June 2, 1893, chapter 130. Reincorporated August 9, 1893. Commenced business January 9, 1877.]

Home office, Galesburg, Ill.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year (less \$6,734.00 credit balances).....\$ 784,812.43

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Membership fees required or represented by applications. None.	
First year's assessments or premiums: Expense, \$143,593.09; mortuary, \$26,050.63; reserve, \$....; for other purposes, \$....; total .....	\$ 169,643.72
Subsequent year's assessments or premiums: Expense, \$173,933.90; mortuary, \$1,163,418.43; reserve, \$30,735.44; for other purposes, deposit fund, \$6,080.45; total.....	1,379,120.22
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$1,548,763.94
Interest from mortgages, \$1,000; bonds and stocks, \$15,187.27; other sources, \$2,417.41; total .....	\$ 18,604.68
Rents (including \$2,500 for association's use of own buildings)...	7,655.05
Profit on disposal of real estate, \$....; of securities, \$....; total .....	None.
From all other sources.....	None.
Total income during the year.....	\$1,575,023.67
Sum of both amounts.....	\$2,359,836.09

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$1,244,691.80
Endowments, \$....; old age benefits, \$...; disability, sick or accident benefits, \$15,182.70; total .....	15,182.70
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$5,461.54; for surrender values, \$3,896.22; total.....	9,357.76
Total paid to members .....	\$1,269,233.26
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$117,052.09; subsequent years, \$54,099.72; total.....	171,151.81
Commissions paid or allowed for collecting assessments or premiums to banks or collectors. ....	1,017.57
Salaries and allowances of managers and agents not paid by commissions. ....	14,650.97
Salaries of officers, \$21,746.64; other compensation of officers, \$....; total .....	21,746.64
Salaries and other compensation of office employees. ....	35,276.82
Medical examiners' fees, whether paid direct by members or otherwise .....	25,755.00
Taxes on premiums, \$2,150.63; insurance department fees and licenses, \$1,463.29; municipal licenses, \$324.35; tax on franchise, \$....; total....	3,943.32
Taxes on real estate and investments, \$948.06; expenses and repairs on real estate, \$2,306.07; total .....	3,254.13
Rent (including \$2,500 for association's use of own buildings) less sub-leases.. ..	12,896.55
Furniture, \$1,199.15; legal expenses, \$7,022.92; advertising and printing, \$6,431.63; total .....	16,653.69
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz: Postage and express, \$10,406.12; traveling expenses, \$10,233.07; directors and auditors, \$3,029.13; miscellaneous expenses, \$7,906.40; total .....	33,639.72
(Total expenses, \$339,975.22.)	
Total disbursements.....	\$1,699,307.48
Balance.....	\$ 750,628.61

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$35,000; incumbered, \$....; total.....	\$ 35,000.00
Loans on mortgages of real estate, first liens, \$30,000; not first liens, \$....; total.....	20,000.00
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest, \$458,780.18; and stocks, \$....).....	458,780.13
Cash in office, \$12,949.66; deposited in First National bank, \$48,378.42; The Molsons bank, Toronto, Ont., \$6,445.49; total...	67,773.57
Agents' debit balances, \$125,265.79; bills receivable, \$ ....; total...	125,265.79
Other assets.....	None.
Total.....	\$ 756,819 51
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, advanced premiums, \$5,190.98; total.....	6,190.98
Total net ledger assets, as per balance.....	\$ 750,628 61

## NON-LEDGER ASSETS.

Interest due, \$....; and accrued, \$223 22, on mortgages; total.....	\$ 223 22
Interest due December 31st (since paid), \$4,314.11; accrued, \$229.97, on other assets; total.....	4,544.08
Rents due, \$365; accrued, \$7.50, on property or lease; total.....	372.50
Total.....	\$ 5,138.80
Market value of real estate over book value.....	\$ 15,000.00
Market value of bonds (not including interest) and stock over book value.....	None.
Total.....	15,000.00
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 168,174.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	200,000.00
Other items.....	None.
Total.....	368,174.00
Total non-ledger assets.....	\$ 383,312.80
Gross assets.....	\$1,138,941.41

## DEDUCT ASSETS NOT ADMITTED,

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$50,000; bills receivable, not secured, \$....; total.....	\$ 50,000.00
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	36,007.42
Total.....	\$ 86,007.42
Total admitted assets.....	\$1,052,933.99

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$4,000; total.....	\$ 4,000.00
Losses on stipulated premium policies, not adjusted, \$32,050; resisted, \$24,000; total.....	106,050.00

Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$13,750; total.....	\$ 13,750.00
Losses on post mortem policies, not adjusted, \$389,035; resisted, \$15,500; total.....	404,535.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc, due and accrued.....	2,291.75
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	7,123.30
All other liabilities.....	None.
Total liabilities.....	\$ 537,700.14
Balance to protect contracts.....	\$ 515,173.85
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) ..	\$ 39,124.17
Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..	\$35,374.65
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	90,175.08
Capital stock paid in.....	None.
Total special funds.....	515,173.85

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	42,312	\$ 87,430,375.00	2,270	\$ 5,082,125.00
Policies or certificates written or increased during the calendar year.....	12,807	16,678,950.00	135	294,250.00
Total.....	54,619	\$104,099,325.00	2,405	\$ 5,296,375.00
Deduct decreased or ceased to be in force during year.....	10,128	17,587,350.00	304	586,730.00
Total policies or certificates in force last December 31st (end of year) ..	44,491	\$ 86,562,075.00	2,101	\$ 4,679,625.00
Losses and claims unpaid December 31st (beginning of year) ..	194	466,285.00	6	17,000.00
Losses and claims incurred during the calendar year.....	603	1,364,500.00	31	84,625.00
Total.....	797	\$ 1,830,785.00	37	\$ 101,625.00
Losses and claims paid, scaled down and compromised during the year.....	570	1,302,450.00	25	66,375.00
Losses and claims outstanding unpaid last December 31st (end of year).....	227	528,335.00	12	25,250.00
Premiums and assessments collected during year.....		1,548,763.94		88,408.55

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. No annual dues.

Are these specified in policies or in by-laws?

Answer. Expense fund specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand to one hundred dollars.

Give limiting ages for admission.

Answer. Eighteen to sixty.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by reserve fund or right to advance premiums.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No; no guaranteed amount of surrender value, or dividend; no endowment issued.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Direction of board.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' table of mortality, 4 per cent interest.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Part of net premiums for emergency and to equalize premiums; deposited with treasurer and state department.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. About \$1,250,000.

Are the officers and directors elected by the members?

Answer. Directors by members, officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed in November for January meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes; except for fraud, yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three hundred thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. E. RAWSON.

Vice-President, G. L. DOBSON.

Secretary, L. C. RAWSON.

[Incorporated July 31, 1885. Commenced business August 15, 1885.]

Home office, Des Moines, Iowa.

Capital .....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 223,645.43

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by application...None.

Assessments or premiums: Expense, \$78,570.49; mortuary, \$132,735.96; reserve, \$27,885.52; for other purposes: interest on guarantee notes, \$1,913.57; total..... \$ 241,105.53

Medical examiners' fees not reported to this office.

Total paid by members ..... \$ 241,105.53

Interest from mortgages and certificates, \$3,011.66; other sources, \$ .....; total..... 8,011.66

Rents .....None.

Profit on disposal of real estate, \$ .....; of securities, \$ .....; total .....None.

Unapplied premiums..... 76.02

From all other sources, viz: Advances to agents repaid,..... 5,029.55

Guarantee notes taken..... 24,065.00

Total income during the year ..... 278,287.76

Sum of both amounts..... \$ 501,933.19

## DISBURSEMENTS DURING YEAR.

Death claims paid.....	\$ 145,232.63
Endowments, \$ .....; old age benefits, \$ .....; disability benefits, \$300; total .....	600.00
Advanced payments returned, \$44.74; guarantee notes returned, \$451; total .....	495.74
Paid members for dividends, \$ .....; for surrender values, \$ .....; total .....	None.
Total paid to members.....	\$ 146,328.37
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$42,473.05; subsequent years, \$4,990.60; total .....	47,463.65
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	92.88
Salaries and allowances of managers and agents not paid by commissions.....	4,543.47
Salaries of officers, \$6,000; other compensation of officers, \$236 16; total.....	8,286.16
Salaries and other compensation of office employees.....	8,297.90
Medical examiners' fees, whether paid direct by members or otherwise.....	3,080.90
Taxes on premiums, \$302 42; insurance department fees and licenses, \$635; municipal licenses, \$ .....; tax on franchise, \$ .....; total.....	937.42
Taxes, \$12.30; expenses and repairs on real estate, \$ .....; total.....	12.30
Rent (including \$1,556.70 for association's use of own buildings), less sub-leases.....	1,556.70
Furniture, \$127 91; legal expenses, \$293.20; advertising and printing, \$3,020 65; total .....	3,441.76
Losses on disposal of real estate, \$ .....; of securities, \$ .....; total .....	None.
All other items, viz: Accrued interest, \$64 78; traveling expenses, \$1,362; postage, \$2,099.22; inspection and investigation, \$2,671.42; miscellaneous, \$4,050.35; total .....	10,247.77
(Total expenses, \$87,950.91)	
Total disbursements .....	\$ 234,279.28
Balance.....	\$ 267,653.91

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$6,462.81; incumbered, \$ .....; total .....	\$ 6,462.81
Loans on mortgages of real estate, first liens, \$115,359; not first liens, \$ .....; total .....	115,359.00
City certificates.....	67,127.62
Book value of bonds and stocks.....	None
Cash in office, \$3,788 71; deposited in banks: Des Moines National bank, \$3,270 67; Marion County National bank, \$937.68; Central State bank, \$459 96; total .....	8,457.02
Agents' debit balances, \$1,968 59; bills receivable, \$ .....; total.....	1,968.59
Other assets, viz: Guarantee notes, \$55,963.10; Missouri state department, \$1,000; incomplete loans, \$1,315.77; total.....	68,278.87
Total.....	\$ 267,653.91
Deduct ledger liabilities: Agents' credit balances, \$ .....; borrowed money, \$ .....; guarantee notes charged off on lapsed policies, \$16,401.25; total.....	16,401.25
Total net ledger assets, as per balance.....	251,252.66

## NOW-LEDGER ASSETS.

Interest due, \$703, accrued, \$1,638.89, on mortgages; total.....	\$ 2,346 89
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Interest due, \$634.81; accrued, \$2,908.37, on other assets; total..... \$ 3,543.18  
 Rents due and accrued on property or lease.....None.

Total..... \$ 5,885.87  
 Market value of real estate over book value .....None.  
 Market value of bonds and stocks over book value .....None.  
 Mortuary assessments due on last call made within sixty days on insurance in force ..... 40,633.76  
 Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....None.  
 Other items.....None.

Total non-ledger assets..... \$ 46,512.53

Gross assets .. \$ 297,771.49

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$ ..... total.....None.  
 Agents' debit balances not secured by bonds, \$.....; bills receivable, not secured, \$.....; total.....None.  
 Loans on personal security.....None.  
 Excess of changes in liabilities on account mortuary assessments..... \$ 11,633.76  
 Depreciation in ledger assets to bring same to market value.....None.

Total..... 11,633.76

Total admitted assets ..... \$ 286,137.73

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$ .....; adjusted, not due, \$ ..... , total .....None.  
 Losses on stipulated premium policies, not adjusted, \$14,000; resisted, \$15,000; total..... \$ 29,000.00  
 Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$ .....; total .....None.  
 Losses on post mortem policies, not adjusted, \$.....; resisted, \$.....; total .....None.  
 Present value future payments on installment policy claims .....None.  
 Disability benefits due or accrued, remaining unpaid.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.  
 Surrender value obligations due or accrued, \$ .....; dividend obligations due or accrued, \$ ....; total .....None.  
 Premiums or assessments paid before due..... 1,310.80  
 Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..None.

Total liabilities ..... 30,310.80

Balance to protect contracts..... \$ 255,826.93

## Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)..... \$ 4,574.27  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted)..... 201,690.21  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Guarantee fund (less amount thereof included in liabilities and in assets not admitted)..... 49,562.45

General or expense fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Capital stock paid in.....None..

Total special funds..... \$ 255,898.93

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	10,242	\$12,226,000.00	6,172	\$ 7,558,000
Policies or certificates written and increased during the calendar year .....	2,388	5,428,250.00	818	2,825 000
Total.....	12,630	\$18,654,250.00	6,990	\$ 10,383,000
Deduct decreased or ceased to be in force during year.....	2,366	2,204,500.00	910	1,065,000
Total policies or certificates in force last December 31st (end of year) .....	10,264	15,849,750.00	6,080	9,318,000
Losses and claims unpaid December 31st (beginning of year).....	15	83,000.00	7	14,000
Losses and claims incurred during the calendar year.....	103	147,575.00	49	78,075
Total.....	118	180,575.00	56	92,075
Losses and claims paid, scaled down and compromised during the year....	108	151,575.00	52	83,075
Losses and claims outstanding unpaid last December 31st (end of year)....	15	29,000.00	5	9,000
Premiums and assessments collected during year .....	.....	127,319 89	.....	.....

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues and how paid.

Answer. Limited payment.

Are these specified in policies or in by-laws?

Answer. Policy specifies amount of an annual expense charge—\$4 per \$1,000 on a single policy, \$7 on a joint policy, \$5 on a "limited payment" policy; so stated in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars maximum; five hundred dollars minimum.

Give limiting ages for admission.

Answer. Fifteen to sixty the limit of ages for admission.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Dividend and surrender value.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No. On "limited premium" policies the actuaries table of mortality, with interest at 4 per cent, is used, with the safety clause.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Four dollars per \$1,000 on ordinary life, \$5 per \$1,000 on limited payment policy, used for expense; also sufficient amount to investigate and defend against fraudulent claims and litigation on securities.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

If so, are the amounts fixed?

Answer. Advance insurance fund may be withdrawn in cash after three years. After first year each net annual premium is on the actuaries table of mortality, with interest at 4 per cent, and the net value is carried as a liability and deposited with the auditor of state. No such fund paid in yet.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Limited premium policies, actuaries tables, 4 per cent. Other policies, American tables.

How are the emergency, reserve, or special funds created, and for what purpose, and where deposited?

Answer. Reserve, ordinary life, 20 per cent of the mortuary and all guarantee cash to pay death losses in excess of schedule of rates; deposited with auditor of state. Advance insurance fund; limited premium policy created to maintain policy; deposited with auditor of state.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Actuaries tables of mortality, with interest at 4 per cent. Regular method after first year's premium.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Two hundred and thirteen thousand two hundred and eighty-five dollars and ninety-three cents.

Are the officers and directors elected by the members?

Answer. Yes; directors by members and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice in Quarterly Journal.

Are proxies contained in application?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty thousand six hundred and thirty-three dollars and seventy-six cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## ECONOMIC LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, WALTER I. HAYES.*

*First Vice-President, M. S. RIZER.*

*Second Vice-President, GEORGE KUHN.*

*Secretary, FRANK THORNBURG.*

[Incorporated, October, 1891. Commenced business, November, 1891.]

Home office, Clinton, Iowa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .... \$ 24,922.21

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$13,202.61; mortuary, \$1,445.96; reserve, \$154.56; for other purposes, advance insurance fund, \$973.02; total \$ 20,776.17

Subsequent year's assessments or premiums: Expense, \$8,674.16; mortuary, \$6,314.47; reserve, \$1,718.73; for other purposes, none; total..... 16,697.35

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 37,383.52

Interest from mortgages, none; bonds and stocks, none; other sources, none; total .....None.

Rents (including none for association's use of own buildings) ...None.

From all other sources.....None.

Total income during the year..... \$ 37,383.52

Sum of both amounts..... \$ 62,305.73

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 3,000.00

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total..... None.

Advanced payments returned to rejected applicants. .... None.

Paid members for dividends, none; for surrender values, none; guaranty fund returned members, \$205.69; total.. 205.69

Total paid to members..... \$ 3,205.69

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$16,661.11; subsequent years, \$2,854.98; total..... 19,516.09

Commissions paid or allowed for collecting assessments or premiums to banks or collectors .. 369.02

Salaries and allowances of managers and agents not paid by commissions..... 772.50

Salaries of officers, \$666.91; other compensation of officers, none; total..... 666.91

Salaries and other compensation of office employes and policy-writers..... 913.31

Medical examiners' fees, whether paid direct by members or otherwise..... 1,842.10

Taxes on premiums, none; insurance department fees and licenses, \$45.50; municipal licenses, none; tax on franchise, none; total.....	\$ 45.50
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases .....	634.12
Furniture, none; legal expenses, \$391.69; advertising and printing, \$1,036.33; total.....	1,328.02
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Postage, \$257; sundries, \$333.46; express, \$20.90; telegrams, \$120.33; traveling expenses, \$1,574.86; total..	2,215.55
(Total expenses, \$28,323.12.)	
Total disbursements.....	\$ 31,528.51
Balance .....	\$ 20,776.92

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total..	None.
Loans secured by pledge of bonds, stocks or other collateral....	None.
Book value of bonds (excluding interest), none; and stocks, none; total.....	None.
Cash in office, \$2,774.48; deposited in banks: Clinton National bank, \$441.31; City National bank, \$229.09; total.....	\$ 2,944.88
Agents' debit balances, \$481.37; bills receivable, \$2,250.46; total..	2,681.83
Other assets, viz.: Office building.....	25,150.21
Total.....	\$ 20,776.92
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets, as per balance.....	\$ 20,776.92

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value. ....	None.
Mortuary assessments due on last call made within sixty days on insurance in force....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..	\$ 3,000.00
Other items.....	None.
Total non-ledger assets.....	\$ 3,000.00
Gross assets.....	\$ 23,776.92

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total ..	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total admitted assets.....	\$ 23,776.92

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, \$3,000; total.....	\$ 3,000.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	973.08
All other liabilities.....	None.
<b>Total liabilities.....</b>	<b>\$ 3,973.08</b>
<b>Balance to protect contracts.....</b>	<b>\$ 20,808.90</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 11,026.68
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	4,837.06
Guaranty or emergency fund (less amount thereof included in liabilities and in assets not admitted).....	1,166.81
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	12,788.86
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>\$ 20,808.90</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,406	\$ 2,406,000.00	2,888	\$ 2,382,000.00
Policies or certificates written or increased during the calendar year.....	567	810,500.00	567	810,000.00
<b>Total.....</b>	<b>2,973</b>	<b>\$ 3,216,500.00</b>	<b>2,949</b>	<b>\$ 3,192,500.00</b>
Deduct decreased or ceased to be in force during year.....	795	795,000.00	778	773,000.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>2,178</b>	<b>\$ 2,421,500.00</b>	<b>2,176</b>	<b>\$ 2,419,500.00</b>
Losses and claims unpaid December 31st (beginning of year).....	2	2,000.00	.....	.....
Losses and claims incurred during the calendar year.....	6	6,000.00	6	6,000.00
<b>Total.....</b>	<b>8</b>	<b>\$ 8,000.00</b>	<b>8</b>	<b>\$ 8,000.00</b>
Losses and claims paid, scaled down and compromised during the year.....	3	3,000.00	3	3,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....	5	5,000.00	5	5,000.00
Premiums and assessments collected during year.....	.....	34,528.54	.....	.....

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. Four dollars per thousand; paid annually, semi-annually and quarterly. Are these specified in policies or in by-laws?

Answer. Specified in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred to five thousand dollars on one life.

Give limiting ages for admission.

Answer. Ages from 16 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guarantees on emergency and reserve funds.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. These funds pay expenses of collection and protection, limited to 10 per cent.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. Association agrees to pay back to limited payment policy-holders the advance insurance fund and interest; no endowment accumulations.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, right reserved in policies and articles of incorporation to temporarily adjust mortuary rate if insufficient by reason of epidemics.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by a stipulated premium in policy for the purpose of carrying out policy contracts; invested in office building.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Actuaries' tables.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail and publication.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expense?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand five hundred and two dollars and sixty cents per 1,000 in force.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

### EQUITABLE MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. W. HARBIN.

Vice-President, E. H. PHELPS.

Secretary, F. H. LORING.

[Incorporated November 17, 1881. Commenced business March 12, 1882.]

Home office, Waterloo, Iowa.

Capital stock.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 64,277.79

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commission or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$23,265.93; mortuary, \$7,765.31; reserve, \$ ....; for other purposes, \$ .....;

total..... \$ 31,021.24

Subsequent year's assessments or premiums: Expense, \$34,707.53; mortuary, \$133,419.45; reserve, \$1,220.15; for other purposes, \$ .....; total.....

169,347.13

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 200,368.37

Interest from mortgages, \$230.75; bonds and stocks, \$ .....; other sources, \$203.79; total.....

514.54

Rents (including \$608.24 for association's use of own buildings)...

4,015.00

Profit on disposal of real estate, \$ .....; of securities, \$ .....None.

From all other sources, viz: Assignments.....

22.00

Total income during the year..... \$ 204,919.91

Sum of both amounts..... \$ 269,197.70



## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$ 124,868.54
Endowments, \$664.31; old age benefits, \$.....; disability, sick or accident benefits, \$512.35; total.....	1,176.86
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends. \$ ....., for surrender values, \$4,155.80; total.....	4,155.80
Total paid to members .....	\$ 130,190.90
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$20,046.37; subsequent year's, \$2,306.54; total.....	22,402.91
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	4,753.83
Salaries and allowances of managers and agents not paid by commissions .....	3,659.44
Salaries of officers, \$11,058.33; other compensation of officers, \$405; total .....	11,553.33
Salaries and other compensation of office employees.....	4,912.66
Medical examiners' fees, whether paid direct by members or otherwise.....	2,485.25
Taxes on premiums, \$ ....., insurance department fees and licenses, \$245.50; municipal licenses, \$68.30; tax on franchise, \$.....; total.....	312.70
Taxes on real estate and investments, \$381.05; expenses and repairs on real estate, \$179.89; total.....	560.94
Rent (including \$608.34 for association's use of own buildings) less sub-leases.....	780.00
Furniture, \$229.38; legal expenses, \$1,567.76; advertising and printing, \$2,001.39; total.....	3,798.53
Losses on disposal of real estate, \$.....; of securities, \$.....	None.
All other items, viz: Insurance, \$60.06; traveling expenses, \$5,216; interest, \$35.84; postage, \$1,289.87; fuel and lights, \$95.18; office expenses, \$218.03; express, \$113.99; telegrams, \$115.97; stationery, \$105.05; surplus insurance, \$5.83; information bureaus, \$208.24; insurance association fees, \$237.61; total.....	7,771.67
Real estate, \$40.41; bills payable, \$246.55; total .....	286.96
(Total expenses, \$63,003.25.)	
Total disbursements .....	\$ 198,480.11
Balance .....	\$ 75,717.59

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$12,459.30; incumbered, \$37,715.88; total.....	\$ 51,175.18
Of this amount \$25,500.79 is held in trust for the benefit of members of the Iowa Masons Benevolent Society, as provided in the certificates and by-laws of that society.	
Loans on mortgages of real estate, first liens, \$2,700; not first liens, none; total.....	2,700.00
Loans secured by pledge bonds, stocks, or other collateral .....	None.
Book value of bonds, excluding interest, \$1,000, and stocks \$100..	1,100.00
Cash in office, \$1,238.79; deposited in First National bank, Waterloo, Iowa, \$10,625.27; total.....	11,864.06
Agents' debit balances, \$20,567.27; bills receivable, \$3,791.40; total .....	24,358.67
Other assets, viz.: Furniture and fixtures.....	1,500.00
Total.....	\$ 92,697.91
Deduct ledger liabilities: Agents' credit balances, \$4,306.50; borrowed money, none; all other, real estate, \$12,771.83; total....	16,980.33
Total net ledger assets, as per balance.....	\$ 75,717.59

## NON-LEDGER ASSETS.

Interest due, \$74; accrued, \$110.76, on mortgages; total	\$	184.76
Interest due, \$.....; accrued, \$4.45, on other assets; total		4.45
Rents due, \$.....; accrued, none, on property or lease, \$.....; total		None.
Total	\$	189.21
Market value of real estate over book value	\$	5,824.82
Market value of bonds (not including interest) and stocks over book value		None.
Total		5,824.82
Mortuary assessments due on last call made within sixty days on insurance in force	\$	3,677.11
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for		54,519.00
Total		58,196.11
Other items: Premiums called not due		10,247.54
Total non-ledger assets		\$ 74,457.68
Gross assets		\$ 150,175.27

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,500; supplies, printed matter, stationery, \$.....; total	\$	1,500 00
Agents' debit balances not secured by bonds, \$9,237.45; bills receivable, not secured, \$2,791.40; total		12,064 85
Loans on personal security		None.
Excess of changes in liabilities on account of mortuary assessments		1,749.85
Depreciation in ledger assets to bring same to market value, if less than book value		2,000.00
Total		\$ 18,314.80
Total admitted assets		\$ 131,861.07

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total		None.
Losses on stipulated premium policies, not adjusted, \$4,950; resisted, \$.....; total	\$	4,950.00
Losses on post mortem policies, due and unpaid, \$1,727.75; adjusted, not due, \$.....; total		1,727.75
Losses on post mortem policies, not adjusted, \$35,760; resisted, \$18,750; total		54,519.00
Present value future payments on installment policy claims		None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid		None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued		None.
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total		None.
Premiums or assessments paid before due		None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon		288.96
All other liabilities		None.
Total liabilities		\$ 61,425.78
Balance to protect contracts		\$ 70,435.84

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 20,116.89
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	47,117.89
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	3,201.06
Capital stock paid in....	None.
Total special funds.....	\$ 70,435.34

#### EXHIBITS OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year).....	6,966	\$10,974,080.00	3,055	\$ 4,382,085.00
Policies or certificates written or increased during the calendar year.....	1,971	2,207,115.00	150	176,000.00
Total.....	8,937	\$12,481,195.00	3,205	\$ 4,558,085.00
Deduct decreased or ceased to be in force during year.....	3,818	5,034,904.00	1,865	2,724,810.00
Total policies or certificates in force last December 31st (end of year).....	5,119	\$ 7,426,291.00	1,320	\$ 1,833,275.00
Losses and claims unpaid December 31st (beginning of year).....	47	87,977.75	15	24,800.30
Losses and claims incurred during the calendar year.....	95	110,978.00	36	41,761.15
Total.....	142	\$ 198,955.75	51	\$ 66,561.45
Losses and claims paid, scaled down and compromised during the year.....	88	187,759.00	28	46,841.45
Losses and claims outstanding unpaid last December 31st (end of year).....	54	61,196.75	23	19,720.00
Premiums and assessments collected during year.....		200,368.37		

#### MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No membership fees charged.

Give amount of annual dues and how paid.

Answer. No annual dues charged now, except on some old business.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand dollars and \$100.

Answer. Fifteen years to sixty-five years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Surplus and reserve, all forms have dividend or surrender value of surplus payments.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Some old forms do

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

If so, what amount and under what circumstances?

Answer. An average of \$4 per \$1,000 insurance and 75 per cent of first year's premium is limit of expense element.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Some surrender value and some limited payment forms, surplus and advance special deposit fund to be invested and deposited as required by Iowa code.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience tables and reserve or surplus, according to age, form of policy and Meech's tables of continuances.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Surplus above mortality experience and fixed charge for same on some forms of contract.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation made except in fixing premium rates; experience more favorable than tables.

Are the officers and directors elected by the members.

Answer. Directors are; directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, thirty days in advance.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except illegal, contested and not due.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-six thousand three hundred and thirty-three dollars and ninety-four cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. Yes, on some old policies.

Or increased the ratio or number of assessments, the basis or rate remaining the same.

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## FARMERS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, F. W. CHERRY.*

*Vice-President, A. W. GREENE.*

*Secretary, E. F. ADAMS.*

[Incorporated May 18, 1897, under acts of Twenty-first General Assembly. Approved May 25, 1897, chapter 65. Commenced business July 31, 1897.]

Home office, Des Moines, Iowa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 4,904 00

First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, \$3,215 emergency; total..... 8,215 00

Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total..... None.

Medical examiners' fees paid by applicant..... 215.00

Total paid by members..... \$ 15,334.00

Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.

Rents (including none for association's use of own buildings).....None.

Profit on disposal of real estate, none; of securities, none; total.....None.

From all other sources.....None.

Total income during the year..... \$ 15,334.00

Sum of both accounts..... \$ 15,334.00

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.

Advanced payments returned to rejected applicants..... \$ 186.00

Paid members for dividends, none; for surrender values, none; total.....None.

Total paid to members..... \$ 186.00

Commissions and fees retained by or paid or allowed to agents on account of first year's dues, assessments or premiums, \$1,171.36; subsequent years, none; total..... 1,171.36

Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....None.

Salaries and allowances of managers and agents not paid by commissions.....None.

Salaries of officers, none; other compensation of officers, none; total.....None.

## IOWA INSURANCE REPORT.

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Salaries and other compensation of office employees.....	\$	240.00
Medical examiners' fees, whether paid direct by members or otherwise.....		442.75
Taxes on premiums, none; insurance department fees and licenses, \$22; municipal licenses, none; tax on franchise, none; total.....		22.00
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....		None.
Rent (including \$195 for association's use of own buildings), less sub-leases.....		185.00
Furniture, \$119.65; legal expenses, \$30; advertising and printing, \$214.86; total.....		364.51
Losses on disposal of real estate, none; of securities, none; total.....		None.
All other items, viz: Secretary of state, \$9.65; postage, \$59.40; bonds, \$25; expense of organizing, \$606.65; traveling, \$327.33; telephone, telegrams, express and incidental expense, \$268.63; total.....		1,246.56
(Total expenses, \$3,672.18.)		
Total disbursements.....	\$	3,858.18
Balance.....	\$	11,475.82

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....		None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....		None.
Loans secured by pledge of bonds, stocks, or other collateral.....		None.
Book value of bonds (excluding interest), none; and stocks, none; total.....		None.
Cash in office, \$97.51; deposited in banks; Des Moines National bank, \$720.68; total.....	\$	817.19
Agents' debit balances, \$65.34; bills receivable, \$10,648.29; total.....		10,648.63
Other assets.....		None.
Total.....	\$	11,475.82
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....		None.
Total net ledger assets as per balance.....	\$	11,475.82

## NON-LEDGER ASSETS.

Interest due, none; accrued, none, on mortgages; total.....		None.
Interest due, none; accrued, none, on other assets; total.....		None.
Rents due, none; accrued, none, on property or lease; total.....		None.
Market value of real estate over book value.....		None.
Market value of bonds (not including interest) and stocks over book value.....		None.
Mortuary assessments due on last call made within sixty days on insurance in force.....		None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....		None.
Other items.....		None.
Total non-ledger assets.....		None.
Gross assets.....	\$	11,475.82

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....		None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....		None.
Loans on personal security.....		None.

Depreciation in ledger assets to bring same to market value, if less than book value. .... None.  
 Total ..... None.

Total admitted assets.....

\$ 11,475.82

#### NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, none; adjusted, not due, none; total..... None.  
 Losses on stipulated premium policies, not adjusted, none; resisted, none; total..... None.  
 Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total..... None.  
 Losses on post mortem policies, not adjusted, none; resisted none; total..... None.  
 Present value future payments on installment policy claims ..... None.  
 Disability, sick, accidents or other benefits, due or accrued remaining unpaid..... None.  
 Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued..... None.  
 Surrender value obligation due or accrued, none; dividend obligations due or accrued, none; total..... None.  
 Premiums or assessments paid before due ..... None.  
 Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.. None.  
 All other liabilities ..... None.  
 Total liabilities..... None.

Balance to protect contracts.....

\$ 11,475.82

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).. \$ 2,850.00  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted) ..... None.  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted) ..... 5,929.18  
 Guarantee fund (less amount thereof included in liabilities and in assets not admitted)..... 1,679.50  
 General or expense fund (less amount thereof included in liabilities and in assets not admitted)..... 508.14  
 Capital stock paid in..... None.  
 Total special funds..... \$ 11,475.82

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	None	None
Policies or certificates written or increased during the calendar year .....	315	\$ 630,000
Total .....	315	\$ 630,000
Deduct decreased or ceased to be in force during year .....	None	None
Total policies or certificates in force last December 31st (end of year) .....	315	\$ 630,000
Losses and claims unpaid December 31st (beginning of year) .....	None	None
Losses and claims incurred during the calendar year .....	None	None
Total .....	None	None
Losses and claims paid, scaled down and compromised during the year .....	None	None
Losses and claims outstanding unpaid last December 31st (end of year) .....	None	None

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Fifty cents for each year of the age of the applicant, payable in cash and note, or cash.

Give amount of annual dues, and how paid.

Answer. One-fourth of one per cent on the amount of insurance carried, payable semi-annually, January and July, in advance.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. From 20 to 50 years of age, inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. None.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed?

Answer. Two per cent of the amount required at the time of becoming a member.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The reserve fund is composed of the guarantee deposits forfeited by lapses or by death of members, and the interest accruing from all funds of the association; deposited with the auditor of state, when collected.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Eighty-four one-hundredths per cent.

Are the officers and directors elected by the members?

Answer. Directors only; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes. Have had no claims.

What is the aggregate amount of assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Five hundred and ten dollars and ninety-six cents.



Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### FEDERAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, HENRY EGBERT.*

*Vice-President, THOS. THOMPSON.*

*Secretary, E. H. WHITCOMB.*

[Incorporated March 4, 1882. Approved January 24, 1897. Chapter 65. Commenced business May, 1882.]

Home office, Davenport, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 68,561.42

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications ..... \$ 16,233 67

First year's assessments or premiums: Expenses, \$12,620 62; mortuary, \$36,338.67; reserve, \$482.60; for other purposes, \$1,259 89, emergency fund; total..... 50,701.78

Subsequent year's assessments or premiums: Expense, \$....; mortuary, \$ ...; reserve, \$ ...; for other purposes (not kept separate, but included in former item).

Medical examiners' fees paid by applicant .....None.

Total paid by members ..... \$ 66,935.45

Interest from mortgages, \$4,032.20; bonds and stocks, \$ ...; other sources, \$ ...; total ..... 4,032.20

Rents (including \$.... for association's use of own buildings) ..... None.

Profit on disposal of real estate, \$ ...; of securities, \$ ...; total .....None.

From all other sources, viz.: Bills payable..... 234.74

Total income during the year ..... \$ 71,302.39

Sum of both amounts..... \$ 139,863.81

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid. .... \$ 40,000.00

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$ ...; total.....None.

Advanced payments returned to rejected applicants, \$33.51; advanced payments returned to members, \$73.50; total..... 107.01

Paid members for dividends, \$....; for surrender values, \$1,108.68; total.....	\$ 1,108.68
Total paid to members.....	\$ 41,215.69
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or pre- miums, \$12,452.48; subsequent years, \$....; total.....	12,452.48
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	148.04
Salaries and allowances of managers and agents not paid by commissions.....	7,614.12
Salaries of officers, \$3,082.50; other compensation of officers, \$....; total.....	3,082.50
Salaries and other compensation of office employees.....	1,632.50
Medical examiners' fees, whether paid direct by members or otherwise.....	1,142.01
Taxes on premiums, \$....; insurance department fees and licenses, \$140.70; municipal licenses, \$....; taxes on franchise, \$....; total.....	140.70
Taxes on real estate and investments, \$....; expenses and re- pairs on real estate, \$....; total.....	None.
Rent (including \$235 for association's use of own buildings) less sub-leases, \$....; total.....	225.00
Furniture, \$8.28; legal expenses, \$225.78; advertising and printing, \$2,549.48; total.....	2,783.54
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz.: Interest, \$560.20; postage, \$317; telegraph, \$104.15; express, \$60.28; traveling expenses, \$350.45; actuary, \$125; Iowa state association, \$102.50; from advanced account, \$132.58; sundries, \$297.06; bills receivable worthless and car- ried to profit and loss account, \$4,233.45; total.....	6,782.67
(Total expenses, \$36,008.56.)	
Total disbursements.....	\$ 77,219.25
Balance.....	\$ 62,644.56
<b>LEDGER ASSETS.</b>	
Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$60,100; not first liens, \$....; total.....	\$ 60,100.00
Loans secured by pledge of bonds, stocks, or other collateral total.....	None.
Book value of bonds (excluding interest), \$....; and stocks, \$....; total.....	None.
Cash in office, \$374.19; deposited in Chippewa Valley bank, Eu Claire, Wis., \$223.53; First National, Grand Rapids, Wis., \$171.60; total.....	769.32
Agents' debit balances, \$....; bills receivable, \$1,775.24; total....	1,775.24
Other assets.....	None.
Total.....	\$ 62,644.56
Deduct ledger liabilities: Agents' credit balances, \$....; bor- rowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance.....	\$ 62,644.56
<b>NON-LEDGER ASSETS.</b>	
Interest due, \$....; accrued, \$1,181.69, on mortgages; total.....	\$ 1,181.69
Interest due, \$....; accrued, \$...., on other assets; total.....	None.
Rents due, \$....; accrued, \$....; on property or lease, \$....; total.....	None.
Total.....	\$ 1,181.69

Market value of real estate over book value..None.		
Market value of bonds (not including interest) and stocks over book value.....None.		
Furniture, \$1,081.91; stationery and supplies, \$500; total.....	\$ 1,581.91	
Mortuary assessments due on last call made within sixty days on insurance in force.....	1,452.90	
Surety fund pledges on business in force .....	6,970.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.	
Other items.....	None.	
Total .....	\$ 10,004.81	
Total non-ledger assets.....		\$ 11,186.50
Gross assets.....		\$ 72,881.06

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,081.91; supplies, printed matter, stationery, \$500; total.....	\$ 1,581.91	
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$1,507.90; total.....	1,507.90	
Loans on personal security.....	None.	
Excess of mortuary assessment over probable collection.....	726.45	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....		2,816.26
Total admitted assets.....		\$ 70,014.80

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total .....	None.	
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$....; total.....	None.	
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.	
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total .....	None.	
Present value future payments on installment policy claims .....	None.	
Disability, sick, accident or other benefits, due or accrued remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.	
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....	None.	
Premiums or assessment paid before due.....	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	\$ 523.48	
All other liabilities, viz : Paid up policies, \$374.55; bills payable, \$234.74; total.....	559.29	
Total liabilities.....		1,082.77
Balance to protect contracts.....		\$ 68,932.03
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 726.45	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.	

Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 66,401.39
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	1,804.19
Capital stock paid in.....	None.
Total special funds .....	\$ 68,205.58

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	2,702	\$2,702,000.00	1,934	\$ 1,984,000.00
Policies or certificates written or increased during the calendar year.....	535	535,000.00	60	60,000.00
Total .....	3,237	\$3,237,000.00	1,994	\$ 1,994,000.00
Deduct decreased or ceased to be in force during year.....	728	728,456.00	456	456,000.00
Total policies or certificates in force last December 31st (end of year) .....	2,509	\$2,509,000.00	1,538	\$ 1,538,000.00
Losses and claims unpaid December 31st (beginning of year) .....	5	5,000.00	2	2,000.00
Losses and claims incurred during the calendar year.....	25	25,000.00	30	30,000.00
Total.....	40	\$ 40,000.00	32	\$ 32,000.00
Losses and claims paid during the year .....	40	40,000.00	32	32,000.00
Losses and claims outstanding unpaid last December 31st (end of year) .....				
Premiums and assessments collected during year .....		66,985.45		41,897.56

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None.

Give amount of annual dues and how paid.

Answer. Five dollars per \$1,000, collected with regular payments quarterly, semi-annually and annually.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation and policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One thousand dollars to \$3,000 may be issued on any one life?

Give limiting ages for admission.

Answer. Fifteen to sixty.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. By safety fund created for the purpose of guaranteeing full payment of losses.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Cost of collection and protection.

Does the association issue endowment certificates or policies, or undertake and

promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By payment of 1 per cent of amount insured and mortality savings; deposited with the auditor of state of Iowa.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. On limited payment contracts only; American experience table; 4 per cent.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Fifty-four thousand two hundred and forty-nine dollars and eighty-four cents; rates of actual to expected losses, 64.4 per cent.

Are the officers and directors elected by the members?

Answer. Directors are and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. About sixty days prior to annual meeting, printed notices.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Twelve thousand six hundred and five dollars and sixty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President*, L. G. FOUSE.

*Vice-President*, ALEXANDER MCKNIGHT.

*Secretary*, W. S. CAMPBELL.

[Incorporated December 2, 1878. Approved May 1, 1878. Commenced business January 1, 1879.]

Home office, Philadelphia, Pa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$1,647,332.63

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$443,132.80; mortuary, \$97,503.79; reserve, \$ ..; for other purposes, \$.....; total.....\$ 540,636.59

Subsequent year's assessments or premiums: Expense, \$287,185.67; mortuary, \$642,043.40; reserve, \$333,706.86; for other purposes, \$.....; total..... 1,312,940.93

Medical examiners' fees paid by applicant..... 2,418.72

Total paid by members.....\$1,756,996.24

Interest from mortgages, \$11,315.33; bonds and stocks, \$396.23; other sources, \$21,016.63; total..... 32,728.23

Rents (including \$30,000 for association's use of own buildings)... 64,958.88

Profit on disposal of real estate, \$932.98; of securities, \$171.92; total 1,104.90

From all other sources, viz: Fees for changing policies..... 513 00

Total income during the year..... \$1,956,301.30

Sum of both amounts..... \$3,503,633.93

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....\$ 629,202.75

Endowments, \$.....; old age benefits, \$.....; disability, sick or accident benefits, \$.....; total..... None.

Advanced payments returned to rejected applicants..... 15,352.63

Paid members for dividends, \$18,791.39; for surrender values, \$59,122.05; total..... 77,913.94

Total paid to members.....\$ 723,469.31

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$355,914.23; subsequent years, \$90,503.32; total..... 346,508.05

Commissions paid or allowed for collecting assessments or premiums to banks or collectors ..... 9,597.96

Salaries and allowances of managers and agents not paid by commissions ..... 55,141.65

Salaries of officers, \$37,897.30; other compensation of officers, \$.....; total..... 27,897.30

Salaries and other compensation of office employees..... 80,301.33

Medical examiners' fees, whether paid direct by members or otherwise .....	\$ 49,433.94
Taxes on premiums, \$5,444.70; insurance department fees and licenses, \$1,153.03; municipal licenses, \$1,719.85; tax on franchise, \$.....; total.....	8,326.57
Taxes on real estate and investments, \$13,883.23; expenses and repairs on real estate, \$23,119.83; total.....	37,002.75
Rent (including \$30,000 for association's use of own buildings) less sub-leases .....	49,878.19
Furniture, \$3,952.30; legal expenses, 2,441.13; advertising and printing, \$45,456.17; total .....	51,849.50
Losses on disposal of real estate, \$1,424.04; of securities, \$5,070.01; total.....	6,504.05
All other items, viz: Janitor, fuel, etc., \$1,166.05; express and telegrams, \$3,898.71; traveling expenses, \$31,447.88; postage, \$13,253.14; legislation, \$1,336.07; library, \$1,105.63; sundry expenses, \$2,470.73; total.....	41,668.26
(Total expenses, \$776,109.44.)	
Total disbursements .....	\$1,498,978.75
Balance .....	\$2,005,055.18

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$1,157,766.64; incumbered, \$.....; total.....	\$1,157,766.64
Loans on mortgages of real estate, first liens, \$283,637.33; not first liens, \$2,706.13; total .....	286,335.46
Loans on policies, reserve included in liabilities.....	57,603.09
Loans secured by pledge of bonds, stocks or other collateral.....	46,913.64
Interest bearing notes secured by liens on policies .....	69,277.99
Book value of bonds (excluding interest), \$88,796.75; stocks, \$10,329.50; total.....	99,126.25
Cash in office, \$566.65, deposited in banks: Union Trust company, \$16,573.39; Third National bank, \$10,283.83; Seventh National bank, \$10,237.56; Ninth National bank, \$15,436.46; total.....	53,606.88
Agents' debit balances, \$199,407.35; bills receivable, \$12,175.63; total.....	212,583.97
Other assets, viz: Due from Citizens Mutual Insurance company, \$35,909.07; Minnesota Loan and Trust company, \$779.47; supplies, \$2,499.89; suspended banks, \$,1009.39; total.....	29,657.83
Total.....	\$3,011,160.74
Deduct ledger liabilities: Agents' credit balances, \$799.17; borrowed money, \$.....; all other, \$5,306.39; total.....	6,105.56
Total net ledger assets, as per balance.....	\$2,005,055.18

## NON-LEDGER ASSETS.

Interest due, \$3,037.23; accrued, \$4,623.06, on mortgages; total .....	\$ 7,660.29
Interest due, \$.....; accrued, \$2,623.05, on other assets; total.....	2,623.05
Rents due, \$.....; accrued, \$2,737.20, on property or lease; total.....	2,727.20
Total.....	\$ 13,005.53
Market value of real estate over book value .....	None.
Market value of bonds and stocks over book value.....	1,511.75
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.

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Other Items.....	None.	
Total non-ledger assets.....		\$ 14,517.28
Gross assets.....		\$2,019,572.46

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$2,499.89; total.....	\$ 2,499.89	
Agents' debit balances not secured by bonds, \$141,303.75; bills receivable, not secured, \$13,175.62; total.....	154,479.37	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value ....	None.	
Total.....		156,979.26
Total admitted assets.....		\$1,862,593.20

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$5,498.35; adjusted, not due, \$6,000; total.....	\$ 11,498.35	
Losses on stipulated premium policies, not adjusted, \$120,000; resisted, \$42,000; total .....	172,000.00	
Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$.....; total .....	None.	
Losses on post mortem policies, not adjusted, \$.....; resisted, \$.....; total .....	None.	
Present value future payments on installment policy claims (face \$1,400, discounted at 4 per cent), \$1,157, including ledger liabilities.....		
Disability, sick, accident or other benefits, due or accrued, remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	5,000.00	
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....	None.	
Premiums or assessments paid before due.....	1,000.00	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon, 4 per cent reserve on paid up and limited advance payment policies.....	493,244.28	
All other liabilities.....	None.	
Total liabilities.....		683,742.63
Balance to protect contracts.....		\$1,179,850.57
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Contingent fund (less amount thereof included in liabilities and in assets not admitted) .....	\$1,172,882.07	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	6,968.50	
Capital stock paid in.....	None.	
Total special funds.....		1,179,850.57



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)..	20,083	\$67,412,935.92	400	\$ 853,250.00
Policies or certificates written or increased during the calendar year.....	8,524	19,898,208.85	98	231,053.25
Total.....	27,599	\$87,311,144.27	498	\$ 1,094,303.25
Deduct decreased or ceased to be in force during year.....	5,876	14,437,437.17	120	227,397.50
Total policies or certificates in force last December 31st (end of year)	31,653	\$72,873,727.10	378	\$ 866,907.75
Losses and claims unpaid December 31st (beginning of year).	57	138,500.00	1	2,000.00
Losses and claims incurred during the calendar year.....	284	684,928.88	1	1,000.00
Total.....	341	\$ 823,428.88	2	\$ 3,000.00
Losses and claims paid, scaled down and compromised during the year	267	630,924.93	2	3,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	74	183,498.35	None	None
Premiums and assessments collected during year.....		1,753,577.52		18,382.79

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. In addition to first year premium \$4 per \$1,000 insurance, plus a percentage, varying from 3 to 5 per cent of mortality element.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Twenty-five thousand dollars, unless otherwise authorized by board of directors; minimum, \$500.

Give limiting ages for admission.

Answer. From 18 to 80 years of age.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. The policies are guaranteed by the contingent fund now sufficient to pay the losses for two years, and by the assessments of premiums.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. According to policy contracts the savings from mortality during the first five years may be used for expenses.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No. In the event of the surrender of certain forms of policies over payments are returned.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, with both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Premiums are computed on bases of experience of forty-six American companies; policies valued accordingly, and if deficiency in fund occurs it must be raised by special assessment.

How are emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by special assessment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Computed according to association's experience extended to end of life by thirty American office experience with 4 per cent interest.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. Expected mortality, \$1,020,443.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Advertised as required by law.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No, only in cases of legal insurable interest.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Five hundred eighty-four thousand, five hundred and twenty-five dollars and eighty-four cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
GERMAN AMERICAN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY NAUMANN,

Vice-President, S. JOHN ZAISER.

Secretary, F. H. A. KOCH.

[Incorporated, March 5, 1887, under Iowa law. Approved, June 15, 1887, chapter 65.  
Commenced business, July 1, 1887.]

Home office, Burlington, Iowa.

Capital.....None.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....\$ 5,683.45

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications, estimate .....	\$ 1,800.00
First year's assessments or premiums: Estimated expense, \$392.84; mortuary estimate, \$73.56; reserve, \$24.53; for other purposes, none; total.....	490.42
Subsequent year's assessments or premiums: Expense, \$4,462.99; mortuary, \$11,423.49; reserve, \$3,807.63; for other purposes, none; total.....	19,674.80
Medical examiners' fees paid by applicant. ....	None.
Total paid by members in cash .....	\$ 21,964.72
Interest from mortgages, \$170; bonds and stocks, none; other sources, none; total.....	170.00
Rents (including none for association's use of own buildings).....	None.
Premium notes not yet due: Expense fund, \$4,500.50; mortuary, \$11,743.54; reserve, \$3,916.18; total .....	20,164.18
From all other sources, viz.: Temporary advanced by officers, expense, \$1,192.34; mortuary, \$5,966.75; total.....	7,159.09
Total income during the year.....	\$ 49,457.99
Sum of both amounts.....	\$ 55,141.44

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 13,681.98
Endowments, none; old age benefits, none; disability, sick or accident benefits, \$200; total.....	200.00
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, none; for surrender values agreed upon, \$168.63; total.....	168.63
Total paid to members.....	\$ 19,050.55
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$1,000; subsequent years, none; total.....	1,000.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	1,344.54
Salaries and allowances of managers and agents not paid by commissions .....	2,082.54
Salaries of officers, \$1,430.43; other compensation of officers, none; total.....	1,430.43
Salaries and other compensation of office employees.....	535.00
Medical examiners' fees, whether paid direct by members or otherwise.....	322.00
Taxes on premiums, none; insurance department fees and licenses, \$103.75; municipal licenses, none; tax on franchise, none; temporary advance returned, \$3,362.54; total.....	3,466.29
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$497.04 for association's use of own buildings) less sub-leases.....	487.04
Furniture, none, legal expenses, none; advertising and printing, \$510.64; total.....	510.64
Losses on disposal of real estate, none; of securities, none; total .....	None.
All other items, viz.: Interest and meeting fees, \$175.84; books and stationery, \$67.12; postage and exchange, \$333.43; traveling expenses, \$309.92; sundries and incidentals, \$112.89; total.....	944.43
(Total expenses, \$12,123.89; less temporary advance returned, \$3,362.54; balance, \$8,761.35.)	
Total disbursements.....	\$ 31,174.44
Balance .....	\$ 23,967.00

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, \$1,000; not first liens, none; total.....	\$ 1,000.00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) none; and stocks, none; total.....	None.
Cash in office, \$176.07; deposited in banks: First National bank, \$1,626.75; Missouri insurance department, \$1,000; total..	2,802.82
Agents' debit balances, none; bills receivable, none; total. None.	
Other assets, viz.: Premium notes not yet due.....	20,168.73
Total .....	\$ 23,967.00
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, \$7,159.09; all other, none; total.....	7,159.09
Total net ledger assets .....	\$ 16,807.91

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items.....	None.
Gross assets .....	\$ 16,807.91

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total .....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total admitted assets.....	\$ 16,807.91

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, \$4,000; resisted, \$1,000; total.....	\$ 5,000.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.

Premiums or assessments paid before due.....None.  
 Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....None.  
 All other liabilities.....None.

Total liabilities..... \$ 5,000.00

Balance to protect contracts..... \$ 11,807.91

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)..... \$ 5,000.00  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 General or expense fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Capital stock paid in.....None.

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,483	\$1,547,000.00	536	\$ 589,000.00
Policies or certificates written or increased during the calendar year .....	424	500,000.00	281	332,500.00
Total.....	1,907	2,047,000.00	817	921,500.00
Deduct decreased or ceased to be in force during year.....	849	894,000.00	143	175,500.00
Total policies or certificates in force last December 31st (end of year).....	1,058	1,653,000.00	674	746,000.00
Losses and claims unpaid December 31st (beginning of year).....	7	8,000.00	.....	.....
Losses and claims incurred during the calendar year.....	21	19,385.37	5	5,466.75
Total.....	28	27,385.37	5	5,466.75
Losses and claims paid, scaled down and compromised during the year.....	24	19,050.55	5	5,466.75
Losses and claims outstanding unpaid December 31st (end of year).....	4	5,000.00	.....	.....
Premiums and assessments collected during year .....	.....	21,964.72	.....	6,509.06

#### MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee, if any is charged, varies according to age of applicant and amount of policy issued.

Give amount of annual dues, and how paid.

Answer. The amount is limited to one-half of 1 per cent of the amount of insurance in force.

Are these specified in policies or in by-laws?

Answer. Stated in policies; also in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum amount, \$2,000; minimum amount, \$100.

Give limiting ages for admission.

Answer. Limited age, 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Only according to Iowa laws.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Collection fees are deducted; only net receipts at the home office are accounted for.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The American and actuaries tables combined.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From the surplus of mortuary premiums collected, calculated one-fourth of it to go to the reserve or emergency fund. Deposited according to the laws of the state of Iowa.

Are the directors elected by the members?

Answer. Yes, and officers are elected by the board of directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed to them not less than thirty days prior to elections?

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, all such of the directors or officers that have advanced any moneys will be repaid as soon as a surplus in the fund will permit.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy holders or members of the corporation or association?

Answer. Not less than \$2,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or ratio remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**GLOBE ACCIDENT INSURANCE ASSOCIATION,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President, E. TUFFREE.*

*Vice-President, S. M. ROGERS.*

*Secretary, I. S. MILLARD.*

[Incorporated, September 17, 1896. Approved, October 2, 1896. Commenced business,  
 October 21, 1896.]

Home office, Marshalltown, Iowa.

Capital.....None

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 113.77

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$....; mortu-  
 ary, \$....; reserve, \$....; for other purposes, \$....; total.....

.....None.

Subsequent year's assessments or premiums: Expense, \$2,712.30;  
 mortuary, \$2,463.01; reserve, \$....; for other purposes, \$....;  
 total..... \$ 5,175.31

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 5,175.31

Interest from mortgages, \$....; bonds and stocks, \$....; other  
 sources, \$....; total..... None.

Rents (including \$.... for association's use of own buildings).....  
 ..... None.

Profit on disposal of real estate, \$....; of securities, \$....; total  
 ..... None.

From all other sources, viz: Borrowed money..... 300.00

Total income during the year..... 5,475.31

Sum of both amounts..... \$ 5,589.08

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... None.

Endowments, \$...; old age benefits, \$....; disability, sick or  
 accident benefits, \$1,170.45; total..... \$ 1,170.45

Advanced payments returned to rejected applicants..... None.

Paid members for dividends, \$....; for surrender values, \$....;  
 total..... None.

Total paid to members..... \$ 1,170.45

Commissions and fees retained by or paid or allowed to agents  
 on account of first year's fees, dues, assessments or premi-  
 ums, \$....; subsequent years, \$561.19; total..... 561.19

Commissions paid or allowed for collecting assessments or premi-  
 ums to banks or collectors..... 102.50

Salaries and allowances of managers and agents not paid by  
 commissions..... None.

Salaries of officers, \$321.11; other compensation of officers, \$300;  
 total..... 621.11

Salaries and other compensation of office employees..... 411.73

Medical examiners' fees, whether paid direct by members or otherwise .....	None.
Taxes on premiums, \$ .....; insurance department fees and licenses, \$18; municipal licenses, \$.....; tax on franchise, \$...; total .....	\$ 18.00
Taxes on real estate and investment, \$.....; expenses and repairs on real estate, \$.....; total .....	None.
Rent (including \$ ... for association's use of own buildings) sub-leases .....	85.43
Furniture, \$9.83; legal expenses, \$5; advertising and printing, \$402.65; total .....	417.48
Losses on disposal of real estate, \$.....; of securities, \$.....; total .....	None.
All other items, viz : Postage, \$46.76; traveling expenses, \$252.46; contingent expenses, \$111.69; total .....	410.91
(Total expenses, \$2,878.34.)	
Total disbursements .....	4,048.79
Balance .....	\$ 1,540.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$ ...; incumbered, \$.....; total .....	None.
Loans on mortgages of real estate, first liens, \$.....; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest), \$ ...; and stocks, \$.....; total .....	None.
Cash in office, \$263.12; deposited in Fidelity Savings bank, \$1,277.16; total .....	\$ 1,540.29
Agents' debit balances, \$ ...; bills receivable, \$.....; total .....	None.
Other assets .....	None.
Total .....	\$ 1,540.29
Deduct ledger liabilities: Agents' credit balances, \$ ...; borrowed money, \$.....; all other, \$ ...; total .....	None.
Total net ledger assets, as per balance .....	\$ 1,540.29

## NON-LEDGER ASSETS.

Interest due, \$ .....; accrued, \$ .....; on mortgages, \$.....; total .....	None.
Interest due, \$ ...; accrued, \$ ...; on other assets, \$.....; total .....	None.
Rents due, \$ .....; accrued, \$ .....; on property or lease, \$.....; total .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	\$ 1,211.39
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items .....	None.
Total non-ledger assets .....	1,211.39
Gross assets .....	\$ 2,751.68

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$ .....; supplies, printed matter, stationery, \$.....; total .....	None.
Agents' debit balances not secured by bonds, \$ .....; bills receivable, not secured, \$.....; total .....	None.



Loans on personal security.....None.  
 Depreciation in ledger assets to bring same to market value, if less than book value.....None.

Total admitted assets..... \$ 2,751.68

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....None.  
 Losses on stipulated premium policies, not adjusted, \$....; resisted, \$....; total.....None.  
 Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....None.  
 Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....None.  
 Present value future payments on installment policy claims (face \$.... discounted at 4 per cent).....None.  
 Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued..... \$ 1,311.39  
 Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....None.  
 Premiums or assessments paid before due.....None.  
 All other liabilities.....None.

Total liabilities..... 1,311.39

Balance to protect contracts..... \$ 1,540.29

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Reserve fund (less amount thereof included in liabilities and in Assets not admitted).....None.  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Indemnity fund (less amount thereof included in liabilities and in assets not admitted)..... \$ 1,390.27  
 General or expense fund (less amount thereof included in liabilities and in assets not admitted)..... 150.02  
 Capital stock paid in.....None.

Total special funds..... \$ 1,540.29

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	270	\$ 651,300.00
Policies or certificates written or increased during the calendar year.....	607	755,150.00
Total.....	877	1,406,450.00
Deduct decreased or ceased to be in force during year.....	570	927,950.00
Total policies or certificates in force last December 31st (end of year).....	307	481,500.00
Losses and claims unpaid December 31st (beginning of year).....	None	-----
Losses and claims incurred during the calendar year.....	70	1,170.45
Total.....	70	1,170.45
Losses and claims paid, scaled down and compromised during the year.....	70	1,170.45
Losses and claims outstanding unpaid last December 31st (end of year).....	None	-----
Premiums and assessments collected during year.....		5,175.21

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Have none.

Give amount of annual dues, and how paid.

Answer. Six dollars deducted for annual dues on all premiums of \$9.00 and over.

Are these specified in policies or in by-laws?

Answer. In articles.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars accidental death and \$25 weekly indemnity,—and \$250 accidental death and \$5 weekly indemnity.

Give limiting ages for admission.

Answer. Limiting ages—16 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in articles.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. By rates and tables furnished by other associations.

How are the emergency, reserve and special funds created, and for what purpose, and where deposited?

Answer. Have none.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$1,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis of rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## HARTFORD LIFE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, R. B. PARKER.*

*First Vice-President, E. C. HILLIARD,*

*Assistant Secretary, W. A. COWLES,*

*Sec md Vice-President, JOHN D. PARKER.*

[Incorporated May, 1866. Commenced business April, 1867.]

Home office, Hartford, Conn.

Capital..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1,619,966.48

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications: Admission fees, \$95,586 00; annual dues, \$366,206.83; total.....	\$ 361,792 83
First year's assessments or premiums: Expense, \$3,351.48; mortuary, \$105,024.43; reserve, \$....; for other purposes, \$15,600.00; safety fund, ....; total.....	149,065 91
Subsequent year's assessments or premiums: Expense, \$120,036 17; mortuary, \$1,805,893 93; reserve, \$....; for other purposes, \$22,237.31; safety fund, \$9,955.02; total.....	1,850,101.42
Medical examiner's fees paid by applicant.....	23,217.06

Total paid by members.....	\$1,868,177.22
Interest from mortgages, \$....; bonds and stocks, \$11,813.50; other sources, \$4,715.45; safety fund, \$47,248 10; total.....	63,777.05
Rents (including \$.... for association's use of own buildings)....	None.
Profit on disposal of real estate, \$....; of securities, \$....; total.....	None.
From all other sources, viz : Advanced payments.....	6,367.61

Total income during the year.....	1,953,221.88
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Sum of both amounts.....	\$3,572,288.36
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## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$1,472,750.46
Endowments \$ . . ; old age benefits, \$....; disability, sick or accident benefits, \$ . . ; total.....	None.
Advanced payments returned to rejected applicants; advanced payments applied on premiums.....	7,764.55
Paid members for dividends, \$76,625.97; for surrender values, \$....; total.....	76,625.97

Total paid to members.....	\$1,557,140.98
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Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$119,157.88; subsequent years, \$50,511.44; total.....	169,669 32
Commissions paid or allowed for collecting assessments, or premiums to banks or collectors.....	None.
Salaries and allowances of managers and agents not paid by commissions.....	8,075 00
Salaries of officers, \$21,999 97; other compensation of officers, \$....; total.....	21,999 97

Salaries and other compensation of office employees.....	\$ 40,619.14	
Medical examiners' fees, whether paid direct by members or otherwise.....	25,893.06	
Taxes on premiums, \$12,326.99; insurance department fees and licenses, \$2,609.13; municipal licenses, \$308.00; tax on franchise, \$830.90; total.....	16,075.02	
Taxes on real estate and investments, and repairs on real estate.....	8,904.79	
Rent (including \$ ... for association's use of own buildings) less sub-leases.....	None.	
Furniture, \$ ...; legal expenses, \$2,928.96; advertising and printing, \$8,190.99; total.....	11,119.95	
Losses on disposal of real estate, \$ ...; of securities, \$ ...; total.....	None.	
All other items, viz: Commercial reports, \$5,617.33; postage, \$11,426.73; reinsurance, \$177.61; office expenses, \$3,451.65; traveling expenses, \$5,449.47; total.....	26,122.79	
Dividend on capital stock.....	40,000.00	
Transferred to stock department on account of dues.....	68,000.00	
(Total expenses, \$435,269.04.)		
Total disbursements .....		\$1,992,410.02
Balance .....		\$1,580,878.34

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$ ...; incumbered, \$ ...; total.....	None.	
Loans on mortgages of real estate, first liens, \$.... not; first liens, \$....; total.....	None.	
Loans secured by pledge of bonds, stocks, or other collateral ..	\$ 20,000.00	
Book value of bonds (excluding interest), \$156,483.68; and stocks, \$84,103.58; total.....	240,587.26	
Cash in office, \$5,717.21; deposited in banks: First National bank of Hartford, Conn., \$58,424.35; Farmers and Merchants bank of Hartford, Conn., \$59,058.78; Nebraska National bank of Omaha, Neb., \$4,900.00; total.....	128,100.33	
Agents' debit balances, \$ ...; bills receivable, \$ ...; total.....	None.	
Other assets, viz.: Safety fund securities on deposit with security company .....	1,192,190.75	
Total.....		\$1,580,878.34
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.	
Total net ledger assets, as per balance .....		1,580,878.34

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.	
Interest due and accrued on other assets.....	\$ 4,680.12	
Rents due and accrued on property or lease.....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	322,100.00	
Other items.....	None.	
Total non-ledger assets .....		326,780.12
Gross assets .....		\$1,907,658.46

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
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Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$....; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	\$ 8,888.73
Total.....	\$ 8,888.73
Total admitted assets.....	\$1,898,719.73

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$...; adjusted, not due, \$....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$...; total.....	None.
Losses on post mortem policies, due and unpaid, \$250; adjusted, not due, \$....; total.....	\$ 250 00
Losses on post mortem policies, not adjusted, \$297,100; resisted, \$25,000; total.....	\$22,100.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, fees, etc., due or accrued.....	573.00
Surrender value obligations, due or accrued, \$....; dividend obligations due or accrued, \$...; total .....	None.
Premiums or assessments paid before due.....	2,009 18
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .....	1,062 00
All other liabilities.....	None.
Total liabilities.....	\$23,674.78
Balance to protect contracts.....	\$1,572,044.95
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	28,563.67
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	59,339 55
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Safety fund (less amount thereof included in liabilities and in assets not admitted).....	1,192,190.75
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	291,960.98
Capital stock paid in.....	None.
Total special funds.....	\$1,572,044.95

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	43,964	\$ 91,582,200.00	802	\$ 1,618,000 00
Policies or certificates written or increased during the calendar year.....	5,470	9,149,400.00	20	23,000 00
Total.....	49,434	100,731,600.00	822	1,646,000 00
Deduct decreased or ceased to be in force during the year.....	5,316	10,664,000.00	72	145,000.00
Total policies or certificates in force last December 31st (end of year).....	44,118	90,067,600.00	750	1,501,000.00
Losses and claims unpaid December 31st (beginning of year)...	136	324,000.00	.....	.....
Losses and claims incurred during the calendar year.....	576	1,490,100.00	16	43,500.00
Total.....	712	1,814,100.00	16	43,500.00
Resisted claims decided in our favor. ....	2	4,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year.....	599	1,488,000.00	14	39,500.00
Losses and claims outstanding unpaid last December 31st (end of year).....	111	322,100.00	2	4,000.00
Premiums and assessments collected during year.....	.....	1,499,167.33	.....	35,640 39

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Eight dollars per \$1,000 of insurance paid in advance.

Give amount of annual dues, and how paid.

Answer. Old policies \$3 per \$1,000, and present issue \$4 per \$1,000

Are these specified in policies or in by-laws?

Answer. Specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen thousand dollars and \$500.

Give limiting ages for admission.

Answer. Age 50.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. By reserve and safety fund.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Dividends but no surrender value or endowment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Certain expense for collection, taxation and adjustment of claims as stated in policies.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in policies, when required to pay claims.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments according to age at dates thereof; on some policies premiums are level for seven or more years; tables used, American and actuaries 4 per cent. How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By a payment of \$10 per \$1,000 of insurance; safety fund; Security company, of Hartford, Conn.

If the association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Reserve computed on certain policies having level premiums for a term of years; amount, \$59,329.55; actuaries' tables at 4 per cent by groups.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, \$1,453,400.

Are the officers and directors elected by the members?

Answer. No.

If not, how are they selected?

Answer. By stockholders.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes (occasional compromises for causes).

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Quarterly, \$321,500.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
IMPERIAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEORGE C. McMURTRY.

Vice-President, HORACE BIRDSALL.

Secretary, WILLIAM BOWEN.

[Incorporated, December 31, 1894. Approved, January 3, 1895. Commenced business, January 3, 1895.]

Home office, Des Moines, Iowa.

Capital.....None.

## IOWA INSURANCE REPORT.

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## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 660.61

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 800.00
First year's assessments or premiums: Expense, \$3,121.56; mortuary, \$707.19; reserve, none; for other purposes, none; total....	2,828.75
Subsequent year's assessments or premiums: Expense, \$168.41; mortuary, \$505.34; reserve, none; for other purposes, none; total.....	673.75
Medical examiners' fees paid by applicant.....	None.

Total paid by members..... \$ 4,302.50

Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.

Rents (including none for association's use of own buildings).....None.

Profit on disposal of real estate, none; of securities, none; total.....None.

From all other sources.....None.

Total income during the year..... \$ 4,302.50

Sum of both amounts..... \$ 4,963.11

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, none; old age benefits, none; accident benefits, \$1,035.15; total..... \$ 1,035.15

Advanced payments returned to rejected applicants.....None.

Paid members for dividends and for surrender values...None.

Total paid to members..... \$ 1,035.15

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$1,170.43 (including membership fees, \$800)..... 1,170.43

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 40.70

Salaries and allowanees of managers and agents not paid by commissions.....None.

Salaries of officers, \$955; other compensation of officers, none; total..... 955.00

Salaries and other compensation of office employees..... 256.66

Medical examiners' fees, whether paid direct by members or otherwise.....None.

Taxes on premiums, none; insurance department fees and licenses, \$17.50; municipal licenses, none; tax on franchise, none; total..... 17.50

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total..... None.

Rent for association's use of buildings..... 140.00

Furniture, none; legal expenses, \$18.50; advertising and printing, \$198.15; total..... 216.65

Losses on disposal of real estate, none; of securities, none; total.....None.

All other items, viz.: Traveling expenses\$3, 7.05; books and stationery, \$18.25; general expenses, \$34.65; interest, \$28; postage, \$206.60; total..... 404.55

(Total expenses, \$3,201.49.)

Total disbursements..... \$ 4,236.64

Balance..... \$ 726.47



## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total .....	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total .....	None.	
Loans secured by pledge of bonds, stocks or other collateral .....	None.	
Book value of bonds (excluding interest), none; and stocks, none; total .....	None.	
Cash in office, none; deposited in banks, \$695.79: Des Moines National bank, Des Moines, Iowa; total .....	\$ 695.79	
Agents' debit balances, \$30.68; bills receivable, none; total .....	30.68	
Other assets .....	None.	
Total .....	\$ 726.47	
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, \$250, original sum advanced by incorporators; total .....	250.00	
Total net ledger assets .....	\$ 476.47	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	None.	
Interest due and accrued on other assets .....	None.	
Rents due and accrued on property or lease .....	None.	
Market value of real estate over book value .....	None.	
Market value of bonds (not including interest) and stocks over book value .....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.	
Assessments to become due on policies, not exceeding one assessment nor the amount of claims not assessed for .....	\$ 268.00	
Other items .....	None.	
Total non-ledger assets .....	\$ 268.00	
Gross assets .....	\$ 744.47	

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total .....	None.	
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total .....	None.	
Loans on personal security .....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.	
Total admitted assets .....	\$ 744.47	

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none: total .....	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total .....	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total .....	None.	
Losses on accident policies reported, not adjusted, \$118; resisted, \$150; total .....	\$ 268.00	
Present value future payments on installment policy claims .....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.	

Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total .....	None.
Premiums or assessments paid before due.....	\$ 78.50
All other liabilities.....	None.
Total liabilities.....	\$ 316.50
Balance to protect contracts.....	\$ 397.97
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 552.58
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) minus.....	154.61
Capital stock paid in.....	None.
Total special funds .....	\$ 397.97

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	562	\$ 1,103,000.00
Policies or certificates written or increased during the calendar year .....	341	580,000.00
Total .....	903	1,683,000.00
Deduct decreased or ceased to be in force during year.....	492	865,000.00
Total policies or certificates in force last December 31st (end of year) .....	411	818,000.00
Losses and claims unpaid December 31st (beginning of year) .....	8	818.00
Losses and claims incurred during the calendar year .....	51	1,015.15
Total .....	59	1,833.15
Losses and claims paid, scaled down and compromised during the year .....	58	1,035.15
Losses and claims outstanding unpaid last December 31st (end of year).....	6	298.00
Premiums and assessments collected during year.....		2,502.50

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid

Answer. Membership fee, class A, \$2; A A, \$1.50, all others \$3.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. In the articles of incorporation, class A1, \$12; A, \$9; A A, \$6; B2, \$6; B3, \$7; B4, \$20; B5, \$24.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand dollars. Eighteen years to 65 years, inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expense?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Per articles of incorporation.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes. Articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Quarterly, semi-annually, or annually.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Date of annual meeting fixed by articles of incorporation.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment or expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Nine hundred and four dollars and seventy-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### IOWA NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, E. H. CONGER.*

*Vice-President, DANIEL REAMER.*

*Secretary, J. HURSH OWEN.*

[Incorporated October 15, 1894. Commenced business January 21, 1895.]

Home office, Des Moines, Iowa.

Capital ..... None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 11,510.00

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 730.00
First year's assessments or premiums: Expense, \$.....; mortu- ary, \$.....; reserve, \$.....; for other purposes, .....; total .....None.	
Subsequent year's assessments or premiums: Expense, \$1,137.43; mortuary, \$519.76; reserve or guarantee fund, \$511.40; for other purposes, \$264.63; interest on notes (surplus fund) guarantee fund notes, \$1,273.33; total.....	3,706.54
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 4,436.54
Interest on mortgages, \$.....; bonds and stocks, \$.....; other sources, bills receivable, \$471.71; total.....	471.71
Rents (including \$..... for association's use of own buildings)	8.43
Profit on disposal of real estate, \$.....; of securities, .....; total .....None.	
From all other sources.....	None.
Total income during the year.....	\$ 4,916.68
Sum of both amounts.....	16,426.68

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	None.
Endowments, \$.....; old age benefits, \$.....; disability, sick or accident benefits, \$.....; total.....	None.
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$.....; for surrender values, .....; total.....	None.
Total paid to members.....	None.
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$730; subsequent year's, \$.....; total.....	\$ 730.00
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	46.09
Salaries and allowances of managers and agents not paid by com- missions.....	None.
Salaries of officers, \$473.60; other compensation of officers, \$.....; total.....	473.60
Salaries and other compensation of office employes.....	9.40
Medical examiners' fees whether paid direct by members or otherwise.....	26.40
Taxes on premiums, \$.....; insurance department fees and licenses, \$17.50; municipal licenses, \$.....; tax on franchise, \$.....; total.....	17.50
Taxes on real estate and investments, \$.....; expenses and repairs on real estate, \$.....; total.....	None.
Rent (including \$..... for association's use of own building) less sub-leases.....	119.57
Furniture, \$.....; legal expenses, \$.....; advertising and print- ing \$51.23; total.....	51.23
Losses on disposal of real estate, \$.....; of securities, \$.....; total.....	None.
All other items, viz: Postage, \$41.35; traveling expenses, \$60.32; all other items, \$130.04; total.....	232.31
(Total expense, \$1,706.15)	
Total disbursements.....	\$ 1,706.15
Balance .....	\$ 14,720.53

## LEDGER ASSETS.

Book value of real estate, unincumbered, .....; incumbered; \$.....; total.....	None.
Loans on mortgages of real estate, first liens, \$.....; not first liens, \$500; total.....	\$ 500.00

Loans secured by pledge of bonds, stocks, or other collateral .....	None.	
Book value of bonds (excluding interest, \$.....; and stocks \$.....).	None.	
Cash in office, \$ .....; deposited in Citizens National bank, \$1,810.64; total.....	\$	1,810.64
Agents' debit balances, \$.....; bills receivable, \$161.71; total....		161.71
Other assets, viz: Guarantee fund notes.....		12,248.18
Total.....	\$	14,720.53
Deduct ledger liabilities: Agents' credit balances, \$.....; borrowed money, \$.....; all other, \$.....; total.....	None.	
Total net ledger assets, as per balance.....	\$	14,720.53

## NON-LEDGER ASSETS.

Interest due, \$37.23; accrued, \$..... on mortgages; total.....	\$	37.23
Interest due, \$.....; accrued, \$....., on other assets; total.....	None.	
Rents due, \$23.57; accrued, \$ .....; total.....		23.57
Total.....	\$	60.80
Market value of real estate over book value. ....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for. ....	None.	
Other items.....	None.	
Total non-ledger assets.....	\$	60.80
Gross assets.....	\$	14,781.33

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$... ..; supplies, printed matter, stationery, \$.....; total.....	None.	
Agents' debit balances not secured by bonds, \$.....; bills receivable, not secured, \$161.71; total.....	\$	161.71
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....	\$	161.71
Total admitted assets.....	\$	14,619.62

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$... ..; total.....	None.	
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total.....	None.	
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$.....; total .....	None.	
Losses on post mortem policies, not adjusted, \$.....; resisted, \$... ..; total.....	None.	
Present value future payments on installment policy claims .....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.	

Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....None.	
Premiums or assessments paid before due.....None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon...None.	
All other liabilities, viz: Bills payable .....	\$ 80.00
<b>Total liabilities.....</b>	<b>\$ 80.00</b>
Balance to protect contracts. ....	\$ 14,539.63
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 884.23
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Surplus or emergency fund (less amount thereof included in liabilities and in assets not admitted)....	332.58
Guarantee fund (less amount thereof included in liabilities and in assets not admitted).....	12,842.02
Bills receivable (less amount thereof included in liabilities and in assets not admitted).....	480.80
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>\$ 14,539.63</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR. .	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)..	288	\$ 460,000.00
Policies or certificates written or increased during the calendar year.....	163	264,000.00
<b>Total.....</b>	<b>451</b>	<b>724,000.00</b>
Deduct decreased or ceased to be in force during year.....	142	219,000.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>309</b>	<b>505,000.00</b>
Losses and claims unpaid December 31st (beginning of year).....	None.	None.
Losses and claims incurred during the calendar year.....	None.	None.
<b>Total.....</b>	<b>None.</b>	<b>None.</b>
Losses and claims paid, scaled down and compromised during the year.....	None.	None.
Losses and claims outstanding unpaid last December 31st (end of year).....	None.	None.
Premiums and assessments collected during year. ....	None.	2,438.82

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. On guarantee fund plan, \$10 and \$15 for \$1,000 and \$2,000 policy; on ordinary life policy no fee charged.

Give amount of annual dues, and how paid.

Answer. Ten per cent of guarantee fund note, semi-annually.

Are these specified in policies or in by-laws?

Answer. In articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission.

Answer. Ages 17 to 80.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No, except to defend against claims that the board of directors believe unjust.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are made quarterly and are based on guarantee note, levied on age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Interest on guarantee notes, amount collected on notes of lapsed members; for excessive mortality; Citizens' National bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. On plan used, no mathematical reserve computed.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Three to the thousand.

Are the officers and directors elected by the members?

Answer. Yes, directors, and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Usually sent with January call.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATIONS,**  
 Organized under the laws of the State of Illinois, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President, DR. A. C. SCHADEL.*

*Vice-President, REV. O. C. SNYDER.*

*Secretary, WILLIAM W. KRAPE.*

[Incorporated December 20, 1890. Reincorporated July 23, 1896, under general act.

Approved June 22, 1893, chapter 73. Commenced business, December 23, 1890.]

Home office, Freeport, Ill.

Capital.....None

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 12,013.02

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Membership fees required or represented by applications ..... \$ 6,504.00

First year's assessments or premiums: Expense, \$2,673.25; mort-  
 uary, \$11,011.85; reserve, \$....; for other purposes, \$....;  
 total..... 13,685.10

Subsequent year's assessments or premiums: Expense, \$10,062.90;  
 mortuary, \$52,331; reserve, \$....; for other purposes, \$854  
 advance fund; total ..... 63,147.80

Reinstatement fees, \$180.90; certificate fees, \$102; total..... 282.90

Medical examiners' fees paid by applicant..... 1,800.03

Total paid by members..... \$ 85,019.80

Interest from mortgages, \$....; bonds and stocks, \$....; other  
 sources, \$....; total.....None.

Rents (including \$.... for association's use of own buildings)  
 .....None.

Profit on disposal of real estate, \$....; of securities, \$....; total  
 .....None.

From all other sources.....None.

Total income during the year..... \$ 85,019.80

Sum of both amounts..... \$ 97,032.82

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 62,450.00

Endowments, \$....; old age benefits, \$....; disability, sick or  
 accident benefits, \$....; advance fund, \$421.50; total..... 421.50

Advanced payments returned to rejected applicants..... 9.40

Paid members for dividends \$....; for surrender values, \$....;  
 total.....None.

Total paid to members..... \$ 62,880.90

Commissions and fees retained by or paid or allowed to agents  
 on account of first year's fees, dues, assessment or premi-  
 ums, \$....; subsequent years, \$....; membership fees, \$6,289.50;  
 total..... 6,289.50

Commissions paid or allowed for collecting assessments or pre-  
 miums to banks or collectors.....None.

Salaries and allowances of managers and agents not paid by  
 commissions..... 1,216.10

Salaries of officers, \$4,150; other compensation of officers, \$....;  
 total..... 4,150.00



Salaries and other compensation of office employees.....	\$ 1,848.00
Medical examiners' fees, whether paid direct by members or otherwise.....	1,402.50
Taxes on premiums, \$....; insurance department fees and licenses, \$178; municipal licenses, \$....; tax on franchise, \$....; total.....	173.00
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total.....	None.
Rent (including \$226.50 for association's use of own buildings) less sub-leases.....	226.50
Furniture, \$....; legal expenses, \$255; advertising and printing, \$1,988.80; total.....	2,193.80
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
All other items, viz: Expenses, \$297.84; postage, \$514.03; mileage and per diem of officers, directors and financial committee, \$681.57; general traveling expenses, \$244.04; supply account, \$49.89; total.....	1,787.17
(Total expenses, \$19,296.57.)	

Total disbursements.....	\$ 82,167.47
Balance .....	\$ 14,865.35

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest), \$....; stocks, \$....; total.....	None.
Cash in office, \$1,636.86; deposited in banks: German bank, Freeport, Ill., \$8,972.75; Second National Bank, Freeport, Ill., \$4,183.96; Knowlton Bros., Freeport, Ill., \$408.70; total.....	15,202.27
Agents' debit balances, \$....; bills receivable, \$....; total.....	None.
Other assets: Furniture and fixtures.....	310.00
Total.....	\$ 15,512.27
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$646.92; all other, \$....; total.....	646.92
Total net ledger assets, as per balance.....	\$ 14,865.35

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$...., on mortgages; total.....	None.
Interest due, \$....; accrued, \$...., on other assets; total.....	None.
Rents due, \$....; accrued, \$...., on property or lease; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 598.05
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	7,000.00
Other items.....	None.
Total non-ledger assets.....	7,598.05
Gross assets.....	\$ 22,463.40

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$310; supplies, printed matter, stationery \$....; total.....	\$ 310.00
---	-----------

Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$...., total. ....None.	
Loans on personal security .....	None.
Excess of liabilities on account mortuary assessments.....	\$ 598.05
Depreciation in ledger assets to bring same to market value, if less than book value.. .....	None.
Total .....	\$ 908.05
Total admitted assets .....	\$ 21,555.35

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, \$....; adjusted, not due, \$ ....; total .. .....	None.
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$ ....; total .....	None.
Losses on post mortem policies, due and unpaid, \$ ....; adjusted, not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$7,000; resisted, \$...; total.....	\$ 7,000.00
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	1,459.18
Surrender value obligations due or accrued, \$...; dividend obligations due or accrued, \$....; total .....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon ..None.	
All other liabilities.....	None.
Total liabilities .....	\$ 8,459.18
Balance to protect contracts.....	\$ 13,096.17
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 2,706.85
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	6,580.00
Advance fund (less amount thereof included in liabilities and in assets not admitted).....	432.50
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	3,376.82
Capital stock paid in.....	None.
Total special funds.....	\$ 13,096.17

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,675	\$10,994,000.00	None	None
Policies or certificates written or increased during the calendar year.....	1,281	2,371,000 00	3	\$ 4,500.00
Total.....	6,956	13,365,000 00	3	4,500 00
Deduct decreased or ceased to be in force during year.....	740	1,894,500 00	None	None
Total policies or certificates in force last December 31st (end of year).....	6,216	11,970,500 00	3	4,500 00
Losses and claims unpaid December 31st (beginning of year).....	7	15,000.00	None	None
Losses and claims incurred during the calendar year).....	29	59,000 00	None	None
Total.....	36	74,000.00	None	None
Losses and claims paid, scaled down and compromised during the year.....	33	67,000.00	None	None
Losses and claims outstanding unpaid December 31st (end of year).....	4	7,000.00	None	None
Premiums and assessments collected during year.....		76.078 90	None	None

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. On \$2,000 or less, \$5; on \$2,500 or \$3,000, \$7. Paid when becoming a member.

Give amount of semi-annual expense assessment, and how paid.

Answer. On \$2,000 or less, \$1; on \$2,500 or \$3,000, \$1.20.

Are these specified in policies or by-laws?

Answer. Both policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$3,000 now; minimum, \$500.

Give limiting ages for admission.

Answer. Eighteen and fifty-four.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by assessment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both; when needed.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American experience table; at age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

**Answer.** One assessment on all policies in force according to state law. German bank.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

**Answer.** Had no computation on policies.

What was the expected mortality, during the past year, on mean amount of insurance, according to the actuaries' table of mortality?

**Answer.** Expected mortality, \$72.98.

Are the officers and directors elected by the members?

**Answer.** Directors are, and officers elected by directors.

Are notices of election sent to members?

**Answer.** Yes.

When and how?

**Answer.** By letter furnishing them with blank proxy, and notifying members through the official organ from thirty to sixty days prior to election.

Are proxies contained in applications?

**Answer.** No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

**Answer.** No.

Is a medical examination required before issuing a policy or certificate to applicants?

**Answer.** Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member? If so, state governing rules.

**Answer.** Policies issued to widows, orphans, heirs, relatives and devisees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

**Answer.** Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

**Answer.** \$6,500.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

**Answer.** Have no stipulated premiums.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

**Answer.** No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

**Answer.** No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COM-  
 PANY,**

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* GEORGE M. MOULTON.

*First Vice-President,* JOHN A. CRAWFORD.

*General Manager,* W. H. GRAY.

*Second Vice-President,* JUDGE A. B. HUSTON.

[Incorporated, May 4, 1884. Approved, June 18, 1888. Commenced business, May 27, 1884.]

Home office, Chicago, Ill.

Capital.....None.

## BALANCE SHEET.

Amount of ledger assets December 31st of previous year..... \$ 391,598.23

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 13,027.85
First year's assessments or premiums: Expense, \$.....; mortuary, \$.....; reserve, \$.....; for other purposes, annual dues. \$21,727.65; total.....	21,727.65
Subsequent year's assessments or premiums: Expense, \$103,452.56; mortuary, \$310,362.86; reserve, \$.....; for other purposes, \$.....; total.....	412,815.42
Medical examiners' fees paid by applicant .....	None.
Total paid by members .....	\$ 448,570.92
Interest from mortgages, \$.....; bonds and stocks, \$20,204.40; other sources, \$.....; total .....	20,204.40
Rents (including \$..... for association's use of own buildings). ....	None.
Profit on disposal of real estate, \$.....; of securities, \$4,500; total.	4,500.00
From all other sources, viz.: Advance payment, \$1,079.29; forfeited bonds, \$355.92; advance payments, forfeited, \$69.33; discount, \$30; total. ....	1,584.54
Total income during the year.....	474,959.86
Sum of both amounts .....	\$ 866,538.18

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$ 276,537.22
Endowments, \$.....; old age benefits, \$.....; disability, sick or accident benefits, \$4,054.65; total.....	4,054.65
Advanced payments returned to rejected applicants. ....	594.31
Paid members for dividends, \$33,550.37; for surrender values, interest, \$210.91; total. ....	33,761.28
Total paid to members.....	\$ 317,937.46
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$.....; subsequent years, \$.....; total.....	25,615.39
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	None.
Salaries and allowances of managers and agents not paid by commissions .....	None.
Salaries of officers, \$3,500; other compensation of officers, \$.....; total.. ..	6,500.00
Salaries and other compensation of office employees.....	10,128.70
Medical examiner's fees, whether paid direct by members or otherwise.....	3,146.00
Taxes on premiums, \$353.67; insurance department fees and licenses, \$622.80; municipal licenses, \$.....; tax on franchise, \$.....; total.....	976.47
Taxes on real estate and investments, \$.....; expenses and repairs on real estate, \$.....; total.....	None.
Rent (including \$..... for association's use of own buildings) less sub-leases .....	3,525.00
Furniture, \$978.26; legal expenses, \$3,612.75; advertising and printing, \$5,973.23; total. ....	10,564.23
Losses on disposal of real estate, \$.....; of securities, \$.....; total. ....	None.

All other items, viz.: Postage, express and telegraph, \$4,641.83; collections and exchange, \$5,367.48; traveling expenses, \$10,-161.40; office expenses, \$1,302.40; total..... \$ 21,462.53  
(Total expenses, \$31,928.32.)

Total disbursements.....	\$ 399,865 78
Balance .....	\$ 466,692.40

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$ ....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) \$401,750; and stocks, \$....; total .....	\$ 401,750.00
Cash in office, \$6,873.86; deposited in banks, First National bank, \$46,206.13; Illinois Trust and Savings bank, \$6,852.81; North Western National bank, \$4,009.60; total.....	63,942 40
Agents' debit balances, ....; \$bills receivable, \$....; total.....	None.
Other assets, viz.: Deposited with Missouri insurance department.....	1,000.00
Total .....	\$ 466,692.40
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$37,571.55; total.....	37,571.55
Total net ledger assets.....	\$ 429,120.85

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$...., on mortgages; total.....	None.
Interest due, \$....; accrued, \$...., on other assets .....	None.
Rents due, \$ ... accrued, \$ .., on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	\$ 23,136.25
Mortuary assessments due on last call made within sixty days on insurance in force....	None.
Mortuary assessments due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items.....	None.
Total non-ledger assets .....	23,136.25
Gross assets.....	\$ 451,257.10

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$ ....; total .....	None.
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$ ..; total .....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total admitted assets.....	\$ 451,257.10

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$ ...; total.....	None.
Losses on stipulated premium policies, not adjusted, \$ ....; resisted, \$....; total.....	None.
Losses on post mortem policies, due and unpaid, \$...; adjusted, not due, \$46,111.32; total .....	\$ 46,111.32

Losses on post mortem policies, not adjusted, \$56,385.51; resisted, \$37,478.41; total..... \$ 93,863.92  
 Present value future payments on installment policy claims.... None.  
 Disability, sick, accidents or other benefits, due or accrued remaining unpaid. ....None.  
 Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued. ....None.  
 Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....None.  
 Premiums or assessments paid before due .....None.  
 Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon...None.  
 All other liabilities .....None.

Total liabilities..... \$ 129,975.94

Balance to protect contracts. .... \$ 321,381.86

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....None.  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted). ....None.  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).. ....None.  
 Contingent fund (less amount thereof included in liabilities and in assets not admitted). .... \$ 321,381.86  
 General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....None.  
 Capital stock paid in .....None.

Total special funds. .... \$ 321,381.86

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year).....	7,472	\$24,929,898.00	698	\$ 2,310,536.00
Policies or certificates written or increased during the calendar year.....	1,536	4,178,710.00	75	142,000.00
Total .....	9,008	29,108,608.00	768	2,452,536.00
Deduct decreased or ceased to be in force during year.....	1,161	3,624,304.00	82	242,000.00
Total policies or certificates in force December 31st (end of year).	7,847	25,484,304.00	686	2,210,536.00
Losses and claims unpaid December 31st (beginning of year).	8	29,631.38	.....	.....
Losses and claims incurred during the calendar year.....	107	285,030.40	7	32,365.33
Total.....	115	414,661.78	7	32,365.33
Losses and claims paid, scaled down and compromised during the year ....	80	284,686.54	6	22,205.63
Losses and claims outstanding unpaid last December 31st (end of year).....	35	129,975.24	1	2,179.70
Premiums and assessments collected during year .....	.....	413,815.42	.....	.....

#### MICELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. One thousand dollars, \$6; \$2,000, \$7.50; \$3,000, \$9; \$4,000, \$10.50; \$5,000, \$12 paid to agents.

Give amount of annual dues, and how paid.

Answer. One dollar per \$1,000.

Are these specified in policies or in by-laws.

Answer. Both in policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand and \$1,000.

Give limiting ages for admission.

Answer. Twenty-one years and 59 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by reserve fund.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

If so, are the amounts fixed?

Answer. Yes.

Give nature of same, and how are these payments or promises provided for?

Answer. Dividend bond which can only be used to pay assessments with, and in case of death amount is payable to beneficiary.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. By-laws provide for levying of assessments according to a given table whenever the necessity arises.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Surplus after deducting expenses from the sum of the entrance fees, annual dues and 25 per cent of assessments. (Protection of members.) First National bank, Illinois; Trust and Savings bank and Central Safety Deposit vaults.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. After annual meetings, by letter.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.



What is the aggregate amount of an assessment or periodical call upon all policy-holders or members of the corporation or association?

Answer. Twenty-six thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE LABORING MEN'S CO-OPERATIVE LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, J. H. HURD.*

*Secretary, F. A. DeKAY.*

[Incorporated August 20, 1897. Commenced business November 24, 1897.]

Home office, Webster City, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

#### INCOME DURING YEAR.

Gross amount paid by members of the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 922.00

First year's assessments or premiums: Expense, \$231.91; mortuary, \$435.40; reserve, \$....; for other purposes, \$....; total.... 657.31

Subsequent year's assessments or premiums: Expense, \$....; mortuary, \$....; reserve, \$....; for other purposes, \$....; total.....None.

Medical examiner's fees paid by applicant..... 123.00

Total paid by members..... \$ 1,702.31

Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$....; total .....None.

Rents (including \$.... for association's use of own buildings).....None.

Profit on disposal of real estate, \$....; of securities, \$....; total .....None.

From all other sources, viz.: Cash advanced by incorporators.. 1,475.63

Total income during the year ..... \$ 3,177.94

Sum of both amounts..... \$ 3,177.94

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$....; total.....None.

Advanced payments returned to rejected applicants..... \$ 3.55

Paid members for dividends, \$.....; for surrender values, \$.....;  
total.....None.

Total paid to members .....	\$ 3.55
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$.....; subsequent years, \$.....; total.....None.	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	5 75
Salaries and allowances of managers and agents not paid by commissions.....	862.98
Salaries of officers, \$.....; other compensation of officers, \$.....; total.....None.	
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise .....	123.00
Taxes on premiums, \$.....; insurance department fees and licenses, \$25.75; municipal licenses, \$.....; tax on franchise, \$.....; total.....	25.75
Taxes on real estate and investments, \$.....; expenses and repairs on real estate, \$.....; total.....	None.
Rent (including \$16.00 for association's use of own buildings) less sub-leases.....	16.00
Furniture, \$18.04; legal expenses, \$100.00; advertising and printing, \$189.08; total.....	307.12
Losses on disposal of real estate, \$.....; of securities, \$.....; total.....	None.
All other items.....	None.
(Total expenses, \$1,340.60.)	

Total disbursements.....	\$ 1,844.15
Balance.....	\$ 1,833.79

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....	None.
Loans on mortgages of real estate, first liens, \$.....; not first liens, \$.....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), \$.....; and stocks, \$.....; total.....	None.
Cash in office, \$8.90; deposited in banks: Savings Bank of Webster City, Iowa, \$681.20; Hamilton County State bank, \$139.59; State Bank of Williams, Williams, Iowa, \$67.70; total.....	\$ 897.39
Agents' debit balances, \$19.22; bills receivable, \$1,105.55 (notes); total.....	1,124.77
Total.....	\$ 2,023.16
Deduct ledger liabilities: Agents' credit balances, \$188.37; borrowed money, \$.....; all other, \$.....; total.....	188.37
Total net ledger assets, as per balance.....	\$ 1,833.79

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total.....	None.
Agents' debit balances not secured by bonds, \$19.22; bills receivable, not secured, \$1,105.55; total.....	\$ 1,124.77
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	\$ 1,124.77
Total admitted assets.....	\$ 709.02

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total .....	None.
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$ ....; total .....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$ ....; total .....	None.
Losses on post mortem policies, not adjusted, \$....; resisted, \$ ....; total .....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	\$ 8.00
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$ ....; total .....	None.
Premiums or assessments paid before due. ....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon .....	None.
All other liabilities .....	None.
<b>Total liabilities .....</b>	<b>\$ 8.00</b>
<b>Balance to protect contracts .....</b>	<b>\$ 701.02</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).. .....	\$ 435.40
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	265.62
Capital stock paid in.....	None.
<b>Total special funds .....</b>	<b>701.02</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	.....	.....
Policies or certificates written or increased during the calendar year .....	461	\$ 461,000
<b>Total .....</b>	<b>461</b>	<b>461,000</b>
Deduct decreased or ceased to be in force during year.....	.....	.....
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>461</b>	<b>461,000</b>
Losses and claims unpaid December 31st (beginning of year).....	.....	.....
Losses and claims incurred during the calendar year .....	.....	.....
<b>Total .....</b>	.....	.....
Losses and claims paid, scaled down and compromised during the year .....	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year).....	.....	.....
Premiums and assessments collected during year.....	.....	.....

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars, cash and notes.

Give amount of annual dues, and how paid.

Answer. Two dollars, semi-annually.

Are these specified in policies or in by-laws?

Answer. Specified in articles of incorporation and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Two thousand dollars and one thousand dollars.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Not applicable.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not applicable.

Are the officers and directors elected by the members?

Answer. Directors are; officers elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Four hundred and thirty-five dollars and forty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same.

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MARSHALLTOWN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, G. H. SHETLER.*

*Vice-President, S. G. MASON.*

*Secretary, F. G. STEWART.*

[Incorporated, August 21, 1897, under State of Iowa laws. Approved, October 6, 1897. Commenced business, October 7, 1897.]

Home office, Marshalltown, Iowa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications .None.  
First year's assessments or premiums: Expense, \$43.23; mortuary, \$129.48; reserve, none; for other purposes, \$135.75, annual dues; total.....\$ 308.44

Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....None.

Medical examiners' fees paid by applicant.....None.

Total paid by members.....\$ 308.44

Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....None.

Rents (including none for association's use of own buildings).....None.

Profit on disposal of real estate, none; of securities, none; total.....None.

From all other sources, viz.: From board of directors and incorporators for organization.....526.00

Total income during the year.....\$ 834.44

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....None.

Advanced payments returned to rejected applicants.....None.

Paid members for dividends, none; for surrender values, none; total.....None.

Total paid to members.....None.

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$45.30; subsequent years, none; total.....\$ 45.30

Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....11.65

Salaries and allowances of managers and agents not paid by commissions.....None.

Salaries of officers, \$35.50; other compensation of officers, none; total.....35.50

Salaries and other compensation of office employes.....30.00

Medical examiners' fees, whether paid direct by members or otherwise.....None.

Taxes on premiums, none; insurance department fees and licenses, none; municipal licenses, none; tax on franchise, none; total.....	None.	
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total .....	None.	
Rent (including \$30 for association's use of own buildings) less sub-leases .....	\$ 30.00	
Furniture, \$210; legal expenses, none; advertising and printing, \$210.41; total.....	450.41	
Losses on disposal of real estate, none; of securities, none; total.....	None.	
All other items, viz.: Postage, \$37.66; heat and light, \$10.56; traveling expenses, \$30.74; stationery and blank books, \$12.14; total .....	91.09	
(Total expenses, \$693.95.)		
Total disbursements .....	\$ 693.95	
Balance.....	\$ 140.49	
<b>LEDGER ASSETS.</b>		
Book value of real estate, unincumbered, none; incumbered, none; total .....	None.	
Loans on mortgages of real estate, first liens, none; not first liens, none; total .....	None.	
Loans secured by pledge of bonds, stocks or other collateral.....	None.	
Book value of bonds (excluding interest), none; and stocks, none; total.....	None.	
Cash in office, \$41.25; deposited in banks: First National bank, \$99.24; total.....	\$ 140.49	
Agents' debit balances, none; bills receivable, none; total.....	None.	
Other assets.....	None.	
Total .....	\$ 140.49	
Deduct ledger liabilities: Agents' credit balances, none, borrowed money, none; all other, none; total.....	None.	
Total net ledger assets.....	\$ 140.49	
<b>NON-LEDGER ASSETS.</b>		
Interest due and accrued on mortgages .....	None.	
Interest due and accrued on other assets .....	None.	
Rents due and accrued on property or lease .....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value .....	None.	
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.	
Other items.....	None.	
Total non-ledger assets .....	None.	
Gross assets .....	\$ 140.49	
<b>DEDUCT ASSETS NOT ADMITTED.</b>		
Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total.....	None.	
Agents' debit balances not secured by bonds, none, bills receivable, not secured, none; total.....	None.	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....	None.	
Total admitted assets .....	\$ 140.49	

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
All other liabilities.....	None.
Total liabilities.....	None.

Balance to protect contracts.....

\$ 140.49

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	None	None
Policies or certificates written or increased during the calendar year.....	540	\$ 944,750.00
Total.....	540	944,750.00
Deduct decreased or ceased to be in force during year.....	95	245,000.00
Total policies or certificates in force last December 31st (end of year).....	445	699,750.00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	None	None
Total.....	None	None
Losses and claims paid, scaled down and compromised during the year.....	None	None
Losses and claims outstanding unpaid last December 31st (end of year).....	None	None
Premiums and assessments collected during year.....	None	308.44

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid

Answer. None.

Give amount of annual dues, and how paid.

Answer. Six dollars, paid quarterly, together with annual assessments.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and \$100.

Give limiting ages for admission.

Answer. Age 16 to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Twenty-five per cent.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. According to occupation.

Are the officers and directors elected by the members.

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the members?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, one hundred and thirty-two dollars and fifty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE MASONIC AID ASSOCIATION OF DAKOTA,

Organized under the laws of the Territory of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, LEVI B. FRENCH.*

*Vice-President, DANIEL H. WHEELER.*

*Secretary, GILBERT F. STEVENSON.*

[Incorporated March, 1886, under section 389, code of Dakota Territory, chapter 3. Commenced business, December, 1886.]

Home office, Yankton, S. D.

Capital. .... None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 36,258.96



## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Membership fees required or represented by applications.....	\$ 4,111.50
First year's assessments or premiums: Expense, \$7,988.33; mortuary, \$53,540; reserve, \$9,040.30; for other purposes, none; total.....	70,568 63
Subsequent year's assessments or premiums: Expense, \$902.50; mortuary, none; reserve, none; for other purposes, none; total.....	902.50
Medical examiners' fees paid by applicant. (Included in question above.)	
Total paid by members.....	\$ 75,582.63
Interest from mortgages and bonds, \$....; other sources, none; total.....	3,925.44
Rents (including none for association's use of own buildings)	None.
Profit on disposal of real estate, none; of securities, none; total, .....	None.
From all other sources.....	None.
Total income during the year.....	\$ 79,508.07
Sum of both amounts.....	\$ 115,767.02

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid. ....	\$ 47,000.00
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, none; for surrender values, none; total.....	None.
Total paid to members .....	\$ 47,000.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$4,111.50; subsequent years, none; total.....	4,111.50
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	None.
Salaries and allowances of managers and agents not paid by commissions.....	1,389.15
Salaries of officers, \$1,800; other compensation of officers, none; total .....	1,800 00
Salaries and other compensation of office employees.....	1,800 00
Medical examiners' fees, whether paid direct by members or otherwise .....	164.50
Taxes on premiums and insurance department fees and licenses, \$416.40; municipal licenses, none; tax on franchise, none; total.....	416.40
Taxes on real estate and investments, \$149 09; expenses and repairs on real estate, none; total.....	149 09
Rent (including \$.... for association's use of own buildings) less sub-leases.....	280.00
Furniture, none; legal expenses, \$151; advertising and printing, \$462.85; total .....	613.85
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Postage, \$1,179.14; expense of directors and executive committee, \$579.60; all other expenses, \$216.60; total.....	1,973 34
(Total expenses, \$12,099.83.)	
Total disbursements .....	\$ 59,099.83
Balance .....	\$ 56,667.19

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none total.....	None.
Loans on mortgages of real estate, first liens, \$32,750; not first liens, \$....; total .....	\$ 32,750.00
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Book value of bonds (excluding interest), and stocks \$ ....; total .....	16,000.00
Cash in office .....	1,451.31
Deposited in bank: First National Bank of Yankton, S. D. ....	5,560.83
Agents' debit balances, none; bills receivable, none; total .....	None.
Other assets, viz: Advance account of members in Merchants National bank, St. Paul .....	902.50
Total .....	\$ 56,667.19
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets as per balance .....	\$ 56,667.19

## NON-LEDGER ASSETS.

Interest due, none; accrued, none, on mortgages; total....	None.
Interest due and accrued on other assets .....	None.
Rents due, none; accrued, none; on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	\$ 10,000.00
Other items.....	None.
Total non-ledger assets .....	\$ 10,000.00
Gross assets .....	\$ 66,667.19

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total .....	None.
Losses on post mortem policies, due and unpaid, \$3,000; adjusted, not due, none; total .....	\$ 3,000.00
Losses on post mortem policies, not adjusted, \$5,000; resisted, \$5,000; total .....	10,000.00
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued.....	None.
Premiums or assessments paid before due.....	902.50
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent interest accumulated thereon.....	None.
All other liabilities.....	None.
Total liabilities .....	\$ 13,902.50
Balance to protect contracts. ....	\$ 52,764.69

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 50,904.31
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	2,500.88
Capital stock paid in.....	None
Total special funds .....	\$ 52,764.69

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	4,640	\$7,701,000.00	385	\$ 629,000.00
Policies or certificates written or increased during the calendar year.....	719	1,112,000 00	14	27,000.00
Total .....	5,359	8,813,000.00	399	656,000.00
Deduct decreased or ceased to be in force during year .....	500	803,000.00	53	85,000 00
Total policies or certificates in force last December 31st (end of year)...	4,859	8,005,000 00	346	571,000.00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	31	55,000.00	3	5,000 00
Total .....	31	55,000 00	3	5,000.00
Losses and claims paid, scaled down and compromised during the year .....	26	47,000 00	3	5,000 00
Losses and claims outstanding unpaid last December 31st (end of year) .....	5	8,000 00	None	None
Premiums and assessments collected during year .....		70,568.68		5,030 51

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars per \$1,000, paid when the application is made.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One thousand dollars and \$3,000.

Give limiting ages for admission.

Answer. Ages accepted 21 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments, or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Age of members and the number of deaths.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. The association has a permanent fund of \$50,204.31, this will be used to pay death claims when the rate is more than ordinary.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$12,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

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## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM PROVIN.

Vice-President, GEO. T. MOORE.

Secretary, FRANK BOWLER.

[Incorporated August 15, 1887. Commenced business October 1, 1887.]

Home office, Westfield, Mass.

Capital..... None.

## IOWA INSURANCE REPORT.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 19,717.69

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 25,660.00

First year's assessments or premiums: Expense, \$9,076.50; mortuary, \$18,153; reserve, none; for other purposes, none; total. 27,239.50

Subsequent year's assessments or premiums: Expense, \$41,763.50; mortuary, \$53,440; reserve, none; for other purposes, none; total .... 95,203.50

Medical examiners' fees paid by applicant..... None.

Total paid by members ..... \$ 148,098.00

Interest from mortgages, none; stocks, \$104; other sources, \$582.40; total ..... 686.40

Rents..... None.

Profit on disposal of real estate, none; of securities, none; total ..... None.

From all other sources, viz: Moneys advanced to the association by the management during the year..... 33,500.00

Total income during the year..... 182,284.40

Sum of both amounts..... \$ 232,002.09

## DISBURSEMENTS DURING YEAR.

Death claims paid..... 21,097.65

Endowments, none; old age benefits, none; disability or accident benefits, \$53,980.67; total..... 53,980.67

Advanced payments returned to members..... 84.75

Paid members for dividends, none; for surrender values, none; total..... None.

Total paid to members..... \$ 75,163.07

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$25,660; subsequent years, \$2,551.42; total..... 28,211.42

Commissions paid or allowed for collecting assessments to banks or collectors..... 4,086.99

Salaries and allowances of managers and agents not paid by commissions..... 17,093.07

Salaries of officers, \$3,050; other compensation of officers, \$9,058.42; total .... 12,108.42

Salaries and other compensation of office employees..... 5,208.50

Medical examiners' fees, whether paid direct by members or otherwise..... 536.00

Taxes on premiums, none; insurance department fees and licenses, \$452.02; municipal licenses, none; tax on franchise, none; total..... 452.02

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total ..... None.

Rent, less sub-leases ..... 1,139.99

Furniture, \$792.72; legal expenses, \$4,203.42; advertising and printing, \$2,993.29; total ..... 7,989.43

Losses on disposal of real estate or securities..... None.

All other items, viz: Moneys advanced to the association by management during year, repaid, \$22,400; office incidentals, \$309.73; postage, \$2,146.33; contingents, \$1,662.96; traveling and sundries, \$1,330.46; fees, \$237.80, total..... 28,087.23

(Total expenses, \$104,863.12.)

Total disbursements..... 180,026.19

Balance..... \$ 21,975.90

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....	None.
Loans on mortgages of real estate, first liens, \$.....; not first liens, \$.....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral, town of Westfield notes.....	\$ 12,600.00
Book value of bonds, \$.....; and stocks, \$2,580; total.....	2,580.00
Cash in office.....	None.
Cash deposited in banks: Hampden National bank, of Westfield, Mass.....	6,109.50
Agents' debit balances, \$ .... ; bills receivable, \$.....; total.....	None.
Other assets, viz: Dividends and interest held by state treasurer as part of emergency fund.....	686.40
Total.....	\$ 21,975.90
Deduct ledger liabilities.....	None.
Total net ledger assets as per balance.....	\$ 21,975.90

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Interest due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds and stocks over book value.....	306.00
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 21,353.50
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for ..	8,000 00
Other items: Furniture, fixtures, safe, supplies, etc..	5,500.00
Total non-ledger assets.....	35,159 50
Gross assets.....	\$ 57,135 40

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$4,000; supplies, printed matter, stationery, \$1,500; total.....	5,500.00
Agents' debit balances not secured by bonds, \$...; bills receivable, not secured, \$.....; total.....	None.
Loans on personal security.....	None.
Excess of mortuary assessments over changes in liabilities on same account.....	3,784.04
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	9,284.04
Total admitted assets.....	\$ 47,851.36

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$5,463 64; total.....	5,463.64
Losses on stipulated premium policies, not adjusted, \$2,665 82; resisted, \$1,500; total.....	4,165.82
Losses on post mortem policies, due and unpaid, \$...; adjusted, not due, \$8,000; total.....	8,000.00
Losses on post mortem policies, not adjusted, \$.....; resisted, \$8,000; total.....	8,000.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total .....	None.
Premiums or assessments paid before due .....	\$ 2,435.50
All other liabilities, viz: Money advanced in anticipation of revenue .....	11,100 00
<b>Total liabilities .....</b>	<b>\$ 30,104.96</b>
Balance to protect contracts .....	\$ 8,746 40
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 5,390.93
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted)....	2,915 47
Capital stock paid in .....	None.
<b>Total special funds .....</b>	<b>8,746 40</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	12,266	\$49,642,540 00	59	\$ 279,150 00
Policies or certificates written or increased during the calendar year. ....	5,132	18,175,250 00	172	533,260 00
<b>Total.....</b>	<b>17,398</b>	<b>67,817,790 00</b>	<b>231</b>	<b>811,400 00</b>
Deduct decreased or ceased to be in force during year. ....	5,121	17,923 500.00	83	256,902 00
<b>Total policies or certificates in force last December 31st (end of year). ....</b>	<b>12,277</b>	<b>49,894,290 00</b>	<b>178</b>	<b>554,598 00</b>
Losses and claims unpaid December 31st (beginning of year).....	210	48,629 00	.....	.....
Losses and claims incurred during the calendar year.....	801	73,431.13	14	1,269.28
<b>Total.....</b>	<b>1,011</b>	<b>122,050 13</b>	<b>14</b>	<b>1,269 28</b>
Losses and claims paid, scaled down and compromised during the year. ....	832	75,078.32	14	1,269 28
Losses and claims outstanding unpaid last December 31st (end of year) .....	189	46,971.81	.....	.....
Premiums and assessments collected during year. ....	4	71,593.00	4	1,493 00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer Five dollars paid to agent for obtaining the application of a member.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. Four dollars or \$6; as a regular or special certificate is chosen; payable in quarterly payments of \$1 or \$1.50.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and \$250.

Give limiting ages for admission.

Answer. Twenty-one years to 60 years of age.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Quarterly payments based on experience of accident companies. The policy says: "That the certificate holder shall pay all assessments levied or assessed upon him by the association."

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. When more has been collected than is needed to pay claims it is deposited with the state treasurer of Massachusetts, to increase the emergency fund for the purpose of paying death and disability claims. Emergency fund is deposited with state treasurer.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes. It has the ability so to do.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-one thousand, eight hundred and seventy-nine dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

**MASONS AND ODD FELLOWS UNION AID ASSOCIATION**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, W. H. NORRIS.*

*Vice-President, J. T. ABBOTT.*

*Secretary, M. BEEHLER.*

[Incorporated May 12, 1893, under the laws of Iowa. Commenced business June 30, 1893.]

Home office, Manchester, Iowa.

Capital ... .. None.

**BALANCE SHEET.**

Amount of net ledger assets December 31st of previous year..... \$ 980.85

**INCOME DURING YEAR.**

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications ..... \$ 779.00

First year's assessments or premiums: Expense, \$4,731.48; mortuary, \$6,670.33; reserve, \$ ....; for other purposes, \$ ....; total... 11,401.80

Subsequent year's assessments or premiums: Expense, \$.....; mortuary, \$.....; reserve, \$ ....; for other purposes, \$ ....; total..... None.

Medical examiners' fees paid by applicant..... 101.00

Total paid by members..... \$ 12,281.80

Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$....; total..... None.

Rents (including \$.... for association's use of own buildings)..... None.

Profit on disposal of real estate, \$ ...; of securities, \$....; total, ..... None.

From all other sources, viz: Change of beneficiary..... 2.00

Total income during the year..... \$ 12,283.80

Sum of both amounts. .... \$ 13,264.65

**DISBURSEMENTS DURING YEAR.**

Death claims or installments paid..... \$ 3,500.00

Endowments \$....; old age benefits, \$ ...; disability, sick or accident benefits, \$ ..; total..... None.

Advanced payments returned to rejected applicants..... None.

Paid members for dividends, \$....; for surrender values, \$...; total..... None.

Total paid to members ..... \$ 3,500.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$775.00; subsequent years, \$....; total... 775.00

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 365.74

Salary and allowances of managers and agents not paid by commissions ..... 2,000.00

Salaries of officers, \$.....; other compensation of officers, \$ ....; total..... None.

Salaries and other compensation of office employes..... 518 00

Medical examiners' fees, whether paid direct by members or otherwise. .... 130.00

Taxes on premiums, \$....; insurance department fees and licenses, \$13.50; municipal licenses, \$....; tax on franchise, \$....; total.....	\$ 13.50
Taxes on real estate and investments, \$ ....; expenses and repairs on real estate, \$ ...; total .....	None.
Rent (including \$150.00 for association's use of own buildings) less sub-leases.....	150.00
Furniture, \$ ....; legal expenses, \$100.00; advertising and printing, \$232.95; total.....	232.95
Losses on disposal of real estate, \$ ....; of securities, \$ ..; total .....	None.
All other items, viz.: Office supplies, \$218.65; postage, \$177.48; travelling expenses, \$753.85; fire insurance premium, \$7.00; total .....	1,156.98
(Total expenses, \$5,437.17.)	
Total disbursements.....	\$ 8,937.17
Balance.....	\$ 4,327.48

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered \$ ...; total.....	None.
Loans on mortgages of real estate, first liens, \$ ....; not first liens, \$ ....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds, excluding interest, \$....; and stocks, \$ ....; total.....	None.
Cash in office, \$....; and deposited in banks: First National bank, Manchester, Iowa, \$3,330.26; Delaware State bank, \$937.22; total .....	4,327.48
Agents' debit balances, \$ ....; bills receivable, \$....; total.....	None.
Other assets.....	None.
Total.....	\$ 4,327.48
Deduct ledger liabilities: Agents' credit balances, \$ ....; borrowed money, \$ ..; all other, \$ ....; total .....	None.
Total net ledger assets, as per balance .....	\$ 4,327.48

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	None.
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	\$ 2,000 00
Other items.....	None.
Total non-ledger assets.....	\$ 2,000 00
Gross assets .....	\$ 6,327.48

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$ ....; adjusted, not due, \$....; total .....	None.
Losses on stipulated premium policies, not adjusted, \$ ....; resisted, \$ ....; total.....	None.
Losses on post mortem policies, due and unpaid, \$ ....; adjusted, not due, \$ ....; total.....	None.

Losses on post mortem policies, not adjusted, \$2,000; resisted, \$ ; total .....	\$ 2,000.00
Present value future payments on installment policy claims .. .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid, .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, fees, etc., due or accrued. ....	None.
Surrender value obligations due or accrued, \$ . . . ; dividend obligations due or accrued, \$ . . . ; total. ....	None.
Premiums or assessments paid before due. ....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.
All other liabilities....	None.
Total liabilities..	\$ 2,000.00
Balance to protect contracts.....	\$ 4,327.48
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted). ....	\$ 4,022.54
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted). ....	None.
General or expense fund (less amount thereof included in liabil- ities and in assets not admitted).. ....	304.94
Capital stock paid in. ....	None.
Total special funds.....	\$ 4,327.48

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR	
	Number	Amount.
Policies or certificates in force December 31st (beginning of year) ..	1,498	\$ 1,807,000.00
Policies or certificates written or increased during the calendar year. ....	148	149,000.00
Total.....	1,646	1,756,000.00
Deduct decreased or ceased to be in force during year. ....	273	308,000.00
Total policies or certificates in force last December 31st (end of year) ..	1,373	1,450,000.00
Losses and claims unpaid December 31st (beginning of year).....	2	1,500.00
Losses and claims incurred during the calendar year. ....	4	4,000.00
Total ..	6	5,500.00
Losses and claims paid, scaled down and compromised during the year. ....	4	3,500.00
Losses and claims outstanding unpaid last December 31st (end of year).....	2	2,000.00
Premiums and assessments collected during year. ....	.....	12,182.80

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Seven dollars for \$1,000; \$10 for \$2,000. Paid by applicant when application is written.

Give amount of annual dues, and how paid.

Answer. Three dollars per year for each \$1,000.

Are these specified in policies or in by-laws?

Answer. As provided in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum amount, two \$1,000 certificates or policies, and minimum amount, one \$1,000 certificate or policy.

Give limiting age for admission.

Answer. Eighteen to fifty.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expenses.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Mortuary table adopted by the association.

How are the emergency, reserve or special funds created, and for what purpose? and where deposited?

Answer. Have none as yet.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. Do not compute any.

Are the officers and directors elected by the members?

Answer. Directors are; officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail thirty days prior to date of meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three thousand, three hundred and twenty-eight dollars and fifty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MERCHANTS LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, A. H. KUHLEMEIER.*

*Secretary, A. B. HAWKINS.*

[Incorporated April 4, 1891. Commenced business March 17, 1894.]

Home office, Burlington, Iowa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .... \$ 16,219.44

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 10,104 50

First year's assessments or premiums: Expense, \$3,305.20; mortuary, \$2,422 91; reserve, \$10,231.02; for other purposes: Guarantee notes, \$45.50; total..... \$ 16,055 53

Subsequent year's assessments or premiums: Expense, \$ ....; mortuary, \$ ....; reserve, \$ ....; for other purposes, \$ ....; total..... None.

Medical examiners' fees paid by applicant..... 1,098.00

Total paid by members..... \$ 27,258.03

Interest from mortgages, \$264; bonds and stocks, \$ ....; other sources, guarantee and surplus notes, \$157.49; total..... 421.49

Rents (including \$ ..... for association's use of own buildings)..... None.

Profit on disposal of real estate, \$ ....; of securities, \$ ....; total..... None.

Assessments paid in advance..... 10.45

From all other sources, viz: Advanced by directors ..... 600.00

Advanced to agents, repaid ..... 83.80

Total income during the year ..... 28,372.77

Sum of both amounts ..... \$ 44,593 21

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 1,762.15

Endowments, \$ ....; old age benefits, \$ ....; disability, sick or accident benefits, \$ ....; surplus fund transferred to guarantee fund, total..... 29 00

Guarantee notes to deceased members ..... 43 50

Advanced payments returned to rejected applicants and lapsed members..... 2,372.62

Paid members for dividends, \$ ....; for surrender values, \$ ....; total ..... None.

Total paid to members..... \$ 4,207.27

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$0,277.51; subsequent years, \$ ....; total..... 9,277.51

Commissions paid or allowed for collecting assessments or premiums, to banks or collectors ..... 69.49

Salaries and allowances of agents not paid by commissions .. 1,244 10

Salaries of officers, \$.....; other compensation of officers, \$.....; total.....	None.
Salaries and other compensation of office employes.....	750.70
Medical examiners' fees, whether paid direct by members or otherwise .....	1,102.00
Taxes on premiums, \$.....; insurance department fees and licenses, \$31; municipal licenses, \$.....; tax on franchise, \$.....; total....	31.00
Taxes on real estate and investments, \$.....; expenses and repairs on real estate, \$.....; total.....	None.
Rent (including \$400 for association's use of own buildings) less sub-leases, \$.....; total, .....	400.00
Furniture, \$2.75; legal expenses, \$.....; advertising and printing, \$393.65; total.....	393.40
Losses on disposal of real estate, \$.....; of securities, \$.....; total.....	None.
All other items, viz: Advanced to agents, to be repaid out of future commissions, \$37 61; postage, \$201.37; telegraph, \$1.90; traveling expenses, \$583 62; express, \$3.72; medical director, \$1.63; stationery, \$10.60; miscellaneous, \$62 21; total.....	1,887.06
(Total expenses, \$13,720 69.)	

Total disbursements.....	\$ 19,367 53
Balance .....	\$ 25,225.68

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total .....	None.
Loans on mortgages of real estate, first liens, \$5,200; not first liens, \$.....; total .....	\$ 5,200.00
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds, excluding interest, \$.....; and stocks, \$.....; total .....	None.
Cash in office, \$.....; deposited in Merchants National bank, Burlington, Iowa .....	4,537.13
Agents' debit balances, \$1,851.30; bills receivable, membership notes, \$1,510.05; total .....	2,864.35
Other assets, viz.: Guarantee notes of members in good standing \$1,186.60; surplus notes, \$12,168.64; total .....	13,355.24
Total .....	25,946.72
Deduct ledger liabilities: Agents' credit balances, \$.....; borrowed money, \$.....; all other, \$10 45; total .....	\$ 10.45
Claim under certificate 1,126, collected and not paid to the heirs, owing to controversy among them.....	710.59
Total .....	721.04
Total net ledger assets, as per balance .....	\$ 25,225.68

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued on mortgages, \$165.97; total.....	\$ 165 97
Interest due, \$.....; accrued on other assets, \$.....; total.....	None.
Rents due, \$.....; accrued on property or lease, \$.....; total .....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	817.34
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items.....	None.
Total non-ledger assets.....	938.31
Gross assets.....	\$ 26,208.99

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$ .....; total.....	None.
Agents' debit balances, not secured by bonds, \$216.50; bills receivable, not secured, \$ .....; total.....	\$ 216.50
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total.....	\$ 216.50
Total admitted assets.....	\$ 25,902.49

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$ .....; adjusted, not due, \$ .....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$ .....; resisted, \$.....; total.....	None.
Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$17.34; total.....	\$ 817.34
Losses on post mortem policies, not adjusted, \$.....; resisted, \$.....; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$ .....; dividend obligations due or accrued, \$.....; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 817.34
Balance to protect contracts.....	\$ 25,175.15
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 7,186.44
Surplus fund (less amount thereof included in liabilities and in assets not admitted) cash and notes.....	14,234.49
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	3,754.22
Capital stock paid in .....	None.
Total special funds .....	\$ 25,175.15

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	696	\$ 1,392,000 00
Policies or certificates written or increased during the calendar year .....	556	1,112,000.00
Total. ....	1,252	2,504,000 00
Deduct decreased or ceased to be in force during year.....	144	288,000.00
Total policies or certificates in force last December 31st (end of year).	1,108	2,216,000.00
Losses and claims unpaid December 31st (beginning of year) .....	1	447.92
Losses and claims incurred during the calendar year.....	4	2692.16
Total .....	5	3,290.08
Losses and claims paid during the year .....	3	1,782 15
Losses and claims outstanding unpaid last December 31st (end of year) .....	2	1,527.93
Premiums and assessments collected during year .....		2,472 74

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Membership fees 50 cents per year of age at time of entry.

Give amount of annual dues, and how paid.

Answer. Ten cents per year of age at time of entry, paid annually.

Are these specified in policies or in by-laws?

Answer. Yes, in both.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Six thousand dollars in three certificates of \$2,000 each.

Give limiting ages for admission.

Ages from 18 to 55.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No, the association agrees to pay the amount of one assessment upon all the members in good standing not to exceed \$2,000 on each certificate.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the age at time of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the payment of 50 cents per year of age at time of entry on each certificate of \$2,000 and the interest upon all the funds of the association to pay losses in excess of 10 in 1,000 members in any one year; when reserve fund is loaned, securities are deposited with state auditor.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and



method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Seven.

Are officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Eight hundred and sixty-five dollars and four cents, one death only.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. We issue none.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**METROPOLITAN ACCIDENT ASSOCIATION,**

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* C. H. BUNKER.

*Vice-President,* M. B. THRIFT.

*Secretary,* C. H. TANGO.

[Incorporated, January 20, 1885, under Illinois law. Approved, June 18, 1888. Commenced business, January 20, 1885.]

Home office, Chicago, Ill.

Capital.....None.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 6,948.05

### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....	None.
Subsequent year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....	None.
Medical examiner's fees paid by applicant. ....	None.
Annual dues: Mortuary or indemnity, \$31,815.37; expense, \$23,315.37; total .....	\$ 46,630.74
Total paid by members.....	\$ 46,630.74
Interest from mortgages, none; bonds and stocks, none; other sources, none; total.....	None.
Rents (including none for association's use of own buildings) ..	None.
Profit on disposal of real estate, none; of securities, none; total .....	None.
From all other sources, viz.: Advances to officers and agents repaid.....	155.17
Total income during the year .....	\$ 46,785.91
Sum of both amounts.....	\$ 53,783.96

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 2,150.00
Endowments, none; old age benefits, none; disability, sick or accident benefits, \$20,559.31; total.....	20,559.31
Advanced payments returned to rejected applicants.....	330.23
Paid members for dividends, none; for surrender values, none; total.....	None.
Total paid to members .....	\$ 23,039.53
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, not itemized; subsequent years, not itemized; total....	6,345.99
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	552.96
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, none; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	5,019.39
Medical examiners' fees, whether paid direct by members or otherwise.....	87.52
Taxes on premiums, none; insurance department fees and licenses, \$173.10; municipal licenses, none; tax on franchise, none; total.....	173.10
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases .....	1,500.00
Furniture, none; legal expenses, \$739.88; advertising and printing, \$2,828.40; total. ....	3,618.28
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Expense, \$1,171.34; postage, \$1,915.50; traveling expense, \$955.16; total .....	4,042.00
Total expenses, \$21,339.24.) .....	
Total disbursements .....	\$ 44,378.77
Balance .....	\$ 9,355.19

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
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Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), none; and stocks, none; total.....	None.
Cash in office, \$721.39; deposited in banks, \$7,693.66; total.....	\$ 8,414.05
Agents' debit balances, \$503.93; bills receivable, none; total.....	503.93
Other assets, viz: Furniture and fixtures.....	2,396.17
Total.....	11,313.20
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, \$1,358.01; total.....	1,358.01
Total net ledger assets.....	\$ 9,955.19

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 11,657.68
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	11,657.68
Gross assets.....	\$ 21,012.87

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$2,396.17; supplies, printed matter, stationery, none; total.....	\$ 2,396.17
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.....	None.
Excess of mortuary assessments over changes in liabilities on same account.....	11,307.73
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	12,703.90
Total admitted assets.....	\$ 7,218.97

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, \$250.00; resisted, none; total.....	\$ 250.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.

Premiums or assessments paid before due.....None  
 All other liabilities.....None.

Total liabilities..... \$ 250.90  
 Balance to protect contracts... \$ 6,969.02

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,501	\$5,646,750.00	1,376	\$ 781,750.00
Policies or certificates written or increased during the calendar year .....	2,153	1,260,400.00	488	206,250.00
Total .....	7,656	6,927,150.00	1,864	987,000.00
Deduct decreased or ceased to be in force during year.....	3,206	2,533,950.00	1,107	449,500.00
Total policies or certificates in force last December 31st (end of year).....	4,450	4,393,200.00	757	487,500.00
Losses and claims unpaid December 31st (beginning of year).....	68	2,469.67	25	1,072.81
Losses and claims incurred during the calendar year.....	759	20,492.54	247	6,479.61
Total.....	827	22,962.21	272	7,552.42
Losses and claims paid, scaled down and compromised during the year.....	815	22,709.31	271	7,542.42
Losses and claims outstanding unpaid last December 31st (end of year).....	12	259.90	1	10.00
Premiums and assessments collected during the year.....	....	44,630.74	....	7,787.98

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. According to class and amount of policy.

Are these specified in policies or in by-laws?

Answer. Stated on policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and \$250.

Give limiting ages for admission.

Answer. Sixteen and sixty years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Always maintain cash reserve not less than largest certificate.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount.

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Experience of previous years; according to class and size of policy.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. One hundred thousand dollars guaranty fund deposited with the Illinois insurance department.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days' notice by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Eleven thousand, six hundred and fifty-seven dollars and sixty-eight cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
MIDLAND LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. T. MESERVEY.

Vice-President, J. B. BUTLER.

Secretary, J. P. KENDALL.

[Incorporated May 4, 1897, under laws of Iowa. Commenced business July 16, 1897.]  
Home office, Ft. Dodge, Iowa.

Capital.....Mutual.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
without deductions for commissions or other expenses, as  
follows:

Membership fees required or represented by applications .....	\$ 2,717.00
First year's assessments or premiums: Expense, \$2,612.31; mortuary, \$875.67; reserve, \$815.05 cash and \$4,457.71 guaranty deposit.....	8,766.74
Subsequent year's assessments or premiums: Expense, \$....; mortuary, \$....; reserve, \$....; for other purposes, \$....; total.....	None.
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 11,483.74
Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$....; total.....	None.
Rents (including \$.... for association's use of own buildings) ..	None.
Profit on disposal of real estate, \$....; of securities.....	None.
From all other sources.....	None.
Total income during the year.....	\$ 11,483.74

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	None.
Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$....; total.....	None.
Advanced payments returned to rejected applicants.....	\$ 18.75
Paid members for dividends, \$....; for surrender values, \$....; total.....	None.
Total paid to members.....	\$ 18.75
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$301.61; subsequent years, \$....; total.....	301.61
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	8.63
Salaries and allowances of managers and agents not paid by commissions.....	1,275.97
Salaries of officers: Secretary, \$1,100; other compensation of officers, \$....; total.....	1,100.00
Salaries and other compensation of office employees.....	240.00
Medical examiners' fees, whether paid direct by members or otherwise.....	256.50
Taxes on premiums, \$....; insurance department fees and licenses, \$30; municipal licenses, \$....; tax on franchise, \$....; total.....	80.00
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total.....	None.
Rent (including \$.... for association's use of own buildings) less sub-leases.....	124.90
Furniture, \$124.18; legal expenses, \$....; advertising and printing, \$237.84; total.....	372.02
Losses on disposal of real estate \$....; of securities, \$....; total.....	None.
All other items, viz.: Postage, \$51.00; janitor service and other items, \$132.41; total.....	183.41
Membership fees not collected.....	1,712.25
(Total expenses, \$5,605.38).	
Total disbursements.....	5,634.13
Balance.....	\$ 5,850.61

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.

Loans secured by pledge of bonds, stocks, or other collateral....	None.
Book value of bonds (excluding interest, \$....; and stocks, \$....; total.....	None.
Cash in office, \$1,120.05; deposited in banks: First National bank, Fort Dodge, \$578.26; total.....	\$ 1,698.31
Agents' debit balances, \$32.05; bills receivable, \$4,457.71 (guaranty notes); total.....	4,489.76
Other assets.....	None
Total.....	\$ 6,188.07
Deduct ledger liabilities: Agents' credit balances, \$306.46; borrowed money, \$128.00; all other, \$....; total.....	334.46
Total net ledger assets, as per balance.....	\$ 5,853.61

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	None.

Gross assets ..... \$ 5,853.61

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$32.05; bills receivable, not secured, \$....; total.....	\$ 32.05
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	\$ 32.05
Total admitted assets.....	\$ 5,821.56

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$....; total.....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	None.

All other liabilities.....None.  
 Total liabilities.....None.  
 Balance to protect contracts.....  
 Comprised under the following funds:  
 Mortuary fund (less amount thereof included in liabilities and in assets not admitted), minus.....None.  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 General or expense fund (less amount thereof included in liabilities and in assets not admitted).....None.  
 Capital stock paid in.....None.

\$ 5,987.56

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	None	None
Policies or certificates written or increased during the calendar year	255	\$ 305,000.00
Total	255	305,000.00
Deduct decreased or ceased to be in force during year	3	3,000.00
Total policies or certificates in force last December 31st (end of year)	252	302,000.00
Losses and claims unpaid December 31st (beginning of year)	None	None
Losses and claims incurred during the calendar year	None	None
Total	None	None
Losses and claims paid, scaled down and compromised during the year.	None	None
Losses and claims outstanding unpaid last December 31st (end of year)	None	None
Premiums and assessments collected during year	None	None
		3,493.99

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Twenty-five cents for each year of age at entry; paid on application.

Give amount of annual dues, and how paid.

Answer. Four dollars per year, charged with premium.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One thousand to two thousand dollars.

Give limiting ages for admission.

Answer. Between the ages of 18 and 55 inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regard less of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. An extra assessment may be levied should funds fall short of paying claims in full.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?



Answer. Does not issue endowment policies, but may allow dividend at ten years period, consisting of a portion of reserve fund made up from forfeitures and savings from mortuary and contingent funds, amount not fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Reserve right in policy to levy extra assessments should the funds of the association fall short of paying death claims in full. Premiums computed upon combined actuaries' table of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve fund created by deposit of 50 cents for each year of age at entry, and all other sources of income, such as interest, forfeitures, and what may be saved from favorable death rate.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Association does not compute any mathematical reserve.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed thirty days before election day.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Has had no death claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand one hundred and fifty-one dollars and sixty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,**

Organized under the laws of the State of Minnesota, made to the Auditor of State of  
 the State of Iowa, pursuant to the laws thereof.

*President, HON. PETER NELSON.*

*Vice-President, C. LILLETHUN.*

*Secretary, A. G. ROISING.*

[Incorporated February 14, 1879, under general laws of Minnesota. Commenced business February 17, 1879.]

Home office, Red Wing, Minn.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year... \$ 64,117.10

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Membership fees required or represented by applications..... \$ 7,232.00

First year's assessments or premiums: Expense, \$431.12; mortu-  
 ary, \$1,724.48; reserve, \$162.35; for other purposes, \$....; total 2,317.85

Subsequent year's assessments or premiums: Expense, \$14,457.58;  
 mortuary, \$57,830.35; reserve, \$5,419.52; for other purposes,  
 \$....; total 77,707.45

Medical examiner's fees paid by applicant.....None.

Total paid by members..... \$ 87,287.30

Interest from mortgages, \$1,318.70; bonds and stocks, \$2,059;  
 other sources, \$....; total 3,377.70

Rents (including \$.... for association's use of own buildings)....  
 .....None.

Profit on disposal of real estate, \$....; of securities, \$....; total.  
 .....None.

From all other sources, viz: Overpayments on assets, \$719.33;  
 fees for changes of beneficiaries, \$43.00; dues on assets,  
 repaid, \$400.01; exchange, \$36.02; members' ledger balances,  
 \$87.70; total 1,286.06

Total income during the year..... 91,921.06

Sum of both amounts..... \$ 156,088.16

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 66,700.00

Endowments, \$....; old age benefits, \$....; disability, sick or  
 accident benefits, \$....; total.....None.

Advanced payments returned to rejected applicants.....None.

Paid members for dividends, \$....; for surrender values, \$....;  
 total.....None.

Total paid to members..... \$ 66,700.00

Commissions and fees retained by or paid or allowed to agents  
 on account of first year's fees, dues, assessments or premi-  
 ums, \$5,104; subsequent years, \$....; total 5,204.00

Commissions paid or allowed for collecting assessments or pre-  
 miums to banks or collectors.....None.

Salaries and allowances of managers and agents not paid by  
 commissions..... 3,590.68

Salaries of officers, \$1,200 (secretary; other compensation of officers, \$371.35 (medical directors); total.....	1,571.35
Salaries and other compensation of office employees.....	1,336.90
Medical examiners' fees, whether paid direct by members or otherwise.....	3,028.00
Taxes on premiums, \$35.40; insurance department fees, \$301.85; municipal licenses, \$.....; tax on franchise, \$.....; total.....	217.25
Taxes on real estate and investments, \$131.45; expenses and repairs on real estate, \$.....; total.....	431.45
Rent (including \$ .. for association's use of own buildings) less sub-leases.....	470.00
Furniture, \$.....; legal expenses, \$.....; advertising and printing, \$985.95; total.....	985.95
Losses on disposal of real estate, \$.....; of securities, \$.....; total.....	None.
All other items, viz: Envelopes and postage, \$160.47; stationery and postoffice box rent, \$32.69; new books, \$20; examination of secretary and treasurer's accounts, \$7.10; traveling expenses for directors' committee, etc., \$210.14; fuel, \$34.75; gas, \$49.20; inventory and repairs, \$32.45; water rent, \$4.65; expressage, \$13.25; miscellaneous, \$7.08; applied of overpayments, \$502.98; dues on assessments, \$425.78; exchange, \$37.60; members' ledger balances, \$32.93; total.....	1,710.62
(Total expenses, \$17,336.20)	

Total disbursements .....	84,036.20
Balance .....	\$ 72,011.96

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$ ....; incumbered, \$.....; total.....	None.
Loans on mortgages of real estate, first liens, \$7,000; not first liens, \$...; total.....	\$ 7,000.00
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) \$55,889.25; and stocks, \$ ....; total.....	55,889.25
Cash in office, \$...; deposited in banks: Bank of Pierce, Simmons & Company, Red Wing, Minn., \$9,035.41; total.....	9,035.41
Agents' debit balances, \$ ....; bills receivable, \$....; total.....	None.
Other assets, viz: Members' ledger balances, \$37.70; deposit in postoffice at Red Wing, Minn., for three box keys, 60 cents; total .....	88.20
Total .....	\$ 72,011.96
Deduct ledger liabilities .....	None.
Total net ledger assets, as per balance. ....	72,011.96

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$177.55, on mortgages; total.....	\$ 177.55
Interest due, \$ ....; accrued, \$1,098.58, on other assets; total.....	1,098.58
Rents due, \$.....; accrued, \$.....; on property or lease; total.....	None.
Total.....	\$ 1,276.13
Market value of real estate over book value... None.	
Market value of bonds (not including interest) and stocks over book value.....	610.50
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 8,000.00

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for...	\$ 9,000.00	
Total .....		\$ 17,000.00
Other items.....	None.	
Total non-ledger assets .....		\$ 18,886.63
Gross assets.....		\$ 90,898.59

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total.....	None.	
Agents' debit balances not secured by bonds, \$.....; bills receivable, not secured, \$.....; total.....	None.	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total admitted assets .....		\$ 90,898.59

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.	
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total .....	None.	
Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$8,000; total .....	8,000.00	
Losses on post mortem policies, not adjusted, \$7,000; resisted, \$2,000; total .....	9,000.00	
Present value future payments on installment policy claims.....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.	
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....	None.	
Premiums or assessments paid before due.....	303.78	
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon .....	None.	
All other liabilities.....	None.	
Total liabilities.....		17,303.78
Balance to protect contracts.....		\$ 73,594.81
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Accrued interest and market value of bonds over cost.....	\$ 1,886.63	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	65,887.99	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	339.56	
Amortisement fund (less amount thereof included in liabilities and in assets not admitted).....	120.00	
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	5,360.63	
Capital stock paid in.....	None.	
Total special funds .....		\$ 73,594.81

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	4,878	\$5,635,500.00	281	\$ 249,500 00
Policies or certificates written or increased during the calendar year .....	1,032	834,500.00	39	33,500.00
Total .....	5,910	6,470,000.00	320	283,000.00
Deduct decreased or ceased to be in force during year .....	515	496,000.00	32	31,000.00
Total policies or certificates in force last December 31st (end of year) .....	5,395	5,974,000 00	288	252,000.00
Losses and claims unpaid December 31st (beginning of year) .....	12 1-5	18,200.00	.....	.....
Losses and claims incurred during the calendar year .....	48	65,500.00	.....	.....
Total .....	60 1-5	83,700.00	.....	.....
Losses and claims paid, scaled down and compromised during the year .....	49 1-5	66,700.00	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year) .....	11	17,000.00	.....	.....
Premiums and assessments collected during year .....	.....	80,025.30	.....	3,259.15

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Six dollars for \$500, \$8 for \$1,000, \$10 for \$2,000. Collected by solicitor from applicant.

Give amount of annual dues, and how paid.

Answer. No annual dues are charged.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars, and \$500.

Give limiting ages for admission.

Answer. Eighteen years, fifty years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed partly by the reserve fund, partly by the agreement in the contract with the certificate holder to pay such assessments as are required by the by-laws of the association and as will be sufficient to pay all just claims upon the association. No dividend, surrender value or endowment return is allowed the guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Seven per cent of the total assessment collected is set off to the reserve fund to be used only when the mortality shall exceed the rate in the American mortality table, eighty per cent is set off to the benefit fund and the remainder to the contingent fund.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both when needed.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. The American tables of mortality are used as a basis in fixing the rates of assessment which are levied according to age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Seven per cent of the assessment collected are set off as a reserve fund. It was created for two purposes, viz: First, for paying death claims when the mortality shall exceed the rate of the American mortality tables. Second, to form a guaranty fund as security for the payment of death losses.

If association or any insurance department computes any mathematical reserve upon the association's policies, give result, naming table of mortality, interest and method used.

Answer. No, mathematical reserve is computed upon the association's policies.

Are the officers and directors elected by the members?

Answer. Partly.

If not, how are the selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members but the board of managers (consisting of the president, or in his absence the vice-president, three directors and the secretary), the secretary, the treasurer and the medical director are elected by the directors at the annual meeting; the finance committee, consisting of three directors, appointed by the president at annual meeting of board of directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Four thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MINISTERIAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of California made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DR. DAVID W. EDWARDS,  
Secretary, MILO BAKER.

First Vice-President, IRA O. EDWARDS.  
Second Vice-President, O. B. READ.

[Incorporated July 10, 1896. Approved March 19, 1891, chapter 116. Commenced business November 9, 1896.]

Home office, Los Angeles, Cal.

Capital ..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 7,057.91

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.  
First year's assessments or premiums, any part of which not used to pay claims may be used for expense..... \$ 25,474.05

Subsequent year's assessments or premiums: Expense, \$803 30;  
mortuary, \$1,084.14; reserve, \$361.37; for other purposes, \$ ...;  
total..... 2,248.81

Medical examiners' fees paid by applicant..... 194 00

Total paid by members..... \$ 27,916.86

Interest on cash in banks..... 238.96

Rents(including \$... for association's use of own buildings).None.

Profit on disposal of real estate, \$....; of securities, \$....; total

.....None.

From all other sources.....None.

Total income during the year..... \$ 28,155.82

Sum of both amounts..... \$ 35,213.73

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 3,000.00

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits.....None.

Advanced payments returned to rejected applicants..... 1,986.78

Paid members for dividends, \$....; for surrender values, \$....;

total.....None.

Total paid to members..... \$ 4,986.78

Commissions and fees retained by or paid or allowed to agents on account of first year's dues, assessments or premiums, \$7,367.08; subsequent years, \$....; total..... 7,367.08

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 43.84

Salaries and allowances of managers and agents not paid by commissions ..... 1,180.00

Salaries of officers, \$375; other compensation of officers, \$557.33;  
total ..... 932.33

Salaries and other compensation of office employees.... 763.77

Medical examiners' fees, whether paid direct by members or otherwise..... 2,215.57

Taxes on premiums, \$....; insurance department fees and licenses, \$186; municipal taxes, \$12.07; tax on franchise, \$....; total..... 203.07

## IOWA INSURANCE REPORT.

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Taxes on real estate and investments, \$....; expense and repairs on real estate, \$....; total.....	None.
Rent (including \$.... for association's use of own buildings) less sub-lease.....	\$ 430.00
Furniture, \$....; legal expenses, \$202.94; advertising and printing, \$301.53; total.....	804.57
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
All other items, viz: Telephone and telegraph, \$91.49; traveling, \$571.71; stationery, \$93.80; postage, \$234.55; sundries, \$170.76; total.....	1,162.40
(Total expense, \$15,042.63.)	

Total disbursements.....	\$ 20,029.41
Balance .....	\$ 15,184.62

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$...; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest), \$...; and stocks, \$....	None.
Cash in office, \$50.48; deposited in First National bank, Los Angeles, \$2,035.46; Southern California Savings bank, \$5,000; total.....	\$ 7,085.94
Agents' debit balances, \$2,004.96; bills receivable, \$5,632.06; total.....	7,697.02
Other assets, viz: Office furniture.....	846.10
Total.....	\$ 15,629.06
Deduct ledger liabilities: Agents' credit balances, \$444.74; borrowed money, \$....; all other, \$....; total.....	444.74
Total net ledger assets, as per balance.....	\$ 15,184.32

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$...., on mortgages, \$....; total.....	None.
Interest due, \$....; and accrued, \$....; on other assets, \$....; total.....	None.
Rents due, \$....; accrued, \$....; on property or lease, \$....; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items: Three months' premiums on insurance in force, in process of collection.....	7,750.00
Total non-ledger assets.....	\$ 7,750.00
Gross assets.....	\$ 22,934.32

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$846.10; supplies, printed matter, stationery, \$....; total.....	\$ 846.10
Agents' debit balances not secured by bonds, \$2,004.96; bills receivable, not secured, \$5,632.06; total.....	7,697.02
Loans on personal security.....	None.



Depreciation in ledger assets to bring same to market value, if less than book value.....None.

Total.....	\$ 8,543.12
Total admitted assets.....	\$ 14,891.20

#### NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$ ....; total.....None.  
 Losses on stimulated premium policies, not adjusted, \$....; resisted, \$....; total.....None.  
 Losses on post mortem policies, due and unpaid, \$ ....; adjusted, not due, \$. . .; total.....None.  
 Losses on post mortem policies, not adjusted, \$ ....; resisted, \$....; total.....None.  
 Present value future payments on installment policy claims.....None.  
 Disability, sick, accidents and other benefits, not due or accrued, remaining unpaid.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....None.  
 Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$...; total.....None.  
 Premiums or assessments paid before due.....None.  
 Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..None.  
 All other liabilities.....None.  
 Total liabilities.....None.

Balance to protect contracts.....	\$ 14,891.20
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Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....\$  
 Reserve fund (less amount thereof included in liabilities and in assets not admitted) .. \$  
 Emergency fund (less amount thereof included in liabilities and in assets not admitted).....\$  
 General expense fund (less amount thereof included in liabilities and in assets not admitted).....\$  
 Capital stock paid in.....\$  
 Total special fund.....\$

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	372	\$ 437,000 00
Policies or certificates written or increased during the calendar year .....	1,013	1,409,750 00
Total .....	1,385	1,846,750 00
Deduct decreased or ceased to be in force during year .....	207	264,500 00
Total policies or certificates in force last December 31st (end of year)	1,178	1,582,250 00
Losses and claims unpaid December 31st (beginning of year) .....	None	None
Losses and claims incurred during the calendar year .....	2	3,000 00
Total .....	2	3,000 00
Losses and claims paid, scaled down and compromised during the year .....	2	3,000 00
Losses and claims outstanding unpaid last December 31st (end of year) .....	None	None
Premiums and assessments collected during year.....		25,736 06

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Expense portion of premium, \$5 per \$1,000, as stated in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. None has been issued for less than \$500, nor more than \$3,000.

Give limiting ages for admission.

Answer. None under 16 or over 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Policies are guaranteed by the entire assets of the company and assessment safety clause in policy.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Actual cost of collection and special expense, if any, as explained in policy.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No endowment policies issued; over-payments, if any, may be returned to members as provided in policy.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; in policy.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables, fifteen-year rate loaded 33½ per cent for reserve or emergency fund and \$5 per \$1,000 for expenses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By loading as explained above, at present deposited in bank.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. On account of youth of company and form of policies issued, no valuation of policies has yet been made.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed to each at least thirty days before annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand, seven hundred and fifty dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, G. E. STEUBLE.

Assistant Secretary, E. L. RINES.

[Incorporated, January 17, 1882, under Iowa laws. Approved, Code of 1873. Commenced business, April 8, 1882.]

Home office, Toledo, Iowa.

Capital..... None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$ 84,912 84	
Increase from profit and loss account.....	5,775 85	
Total.....		\$ 40,688.69

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$3,254.72; mortuary, \$673.24; reserve, none; for other purposes, none; total. \$ 3,927.96

Subsequent year's assessments or premiums: Expense, \$9,177.21; mortuary, \$17,843 62; reserve, \$2,020.11; for other purposes, none; total. 29,060.94

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 32,978.90

Interest from mortgages, \$901.60; bonds and stocks, none; other sources, none, total. 901.60

Rents (including \$358.33 for association's use of own buildings)... 358.22

Profit on disposal of real estate, none; of securities, none; total..... None.

From all other sources..... None.

Total income during the year..... \$ 34,238.82

Sum of both amounts..... \$ 74,927.51

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 23,651 00

Endowments, \$4,575.71; old age benefits, none; accident benefits, \$773.85; total..... 5,349.56

Advanced payments returned to rejected applicants.....	\$ 4.90
Paid members for dividends, none; for surrender values, \$1,134.66; total.....	1,134.66
Total paid to members.....	\$ 32,140.72
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premi- ums, \$3,114.20; subsequent years, \$8.72; total.....	3,122.92
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	535.41
Salaries and allowances of managers and agents not paid by commissions.....	1,883.27
Salaries of officers, \$970; other compensation of officers, none; total.....	970.00
Salaries and other compensation of office employees.....	880.40
Medical examiners' fees, whether paid direct by members or otherwise.....	3'1 21
Taxes on premiums, \$95.16; insurance department fees and licenses, \$205.50; municipal licenses, none; tax on franchise, none; total.....	300.66
Taxes on real estate and investments, \$89.20; expenses and repairs on real estate, \$51.90; total.....	141.10
Rent (including none for association's use of own buildings) less sub-leases.....	None.
Furniture, \$53.19; legal expenses, \$330.75; advertising and print- ing, \$548.13; total.....	1,132.07
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Postage, express, telegraph and office supplies, \$390.53; stationery and books, \$283.85; interest, \$65.34; fuel and lights, \$153.49; traveling expenses, \$704.78; state underwriters' association, \$82.93; total.....	1,980.97
(Total expenses, \$11,352.26.)	
Total disbursements.....	\$ 43,492.98
Balance.....	\$ 31,434.53

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$12,271.41; incumbered, none; total.....	\$ 12,271.41
Loans on mortgages of real estate, first liens, \$10,400; not first liens, none; total.....	10,400.00
Loans secured by pledge of bonds, stocks, or other collateral .....	9,116.24
Book value of bonds (excluding interest), none; and stocks, none; total.....	None.
Cash in office, none; deposited in banks: Toledo Savings bank, \$1,269.84; total.....	1,269.84
Agents' debit balances, \$102.04; bills receivable, none; total.....	102.04
Other assets, viz.: Accounts receivable.....	275.00
Total.....	\$ 33,434.53
Deduct ledger liabilities: Agents' credit balances, none; bor- rowed money, \$2,000; all other, none; total.....	2,000.00
Total net ledger assets, as per balance.....	\$ 31,434.53

## NON-LEDGER ASSETS.

Interest due, none; and accrued, \$255.97; on mort- gages; total.....	\$ 255.97
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.

Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 1,500.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..	2,400.00—	\$ 3,900.00
Other items .....	None.	
Total non-ledger assets.....		\$ 4,155.97
Gross assets.....		\$ 35,590.50

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.	
Agents' debit balances not secured by bonds, \$102 04; bills receivable, not secured, none; total.....	\$ 102 04	
Loans on personal security .....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.	
Total.....		\$ 102.04
Total admitted assets.....		\$ 35,488.46

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.	
Losses on post mortem policies due and unpaid, \$10,350; adjusted, not due, none; total.....	\$ 10,350.00	
Losses on post mortem policies, not adjusted, \$3,200; resisted, none; total.....	3,200.00	
Present value future payments on installment policy claims .....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	855 00	
Surrender value obligations due or accrued \$3,080.70; dividend obligations due or accrued, none; total.....	2,080.70	
Premiums or assessments paid before due .....	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	27.07	
All other liabilities .....	None.	
Total liabilities.....		\$ 16,362.77
Balance to protect contracts.....		\$ 19,125.69
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Reserve fund and endowment fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 19,125.69	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	None.	
Capital stock paid in.....	None.	
Total special funds .....		\$ 19,125.69

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,311	\$2,413,000 00	765	\$ 1,303,000.00
Policies or certificates written or increased during the calendar year.....	227	263,500.00	158	172,000.00
Total.....	1,538	2,676,500 00	923	1,475,000.00
Deduct decreased or ceased to be in force during year.....	256	495,500.00	187	274,500.00
Total policies or certificates in force last December 31st (end of year).....	1,282	2,242,000.00	736	1,200,500.00
Losses and claims unpaid December 31st (beginning of year).....	10	21,000.00	6	12,000.00
Losses and claims incurred during the calendar year.....	24	38,000.00	11	22,000.00
Total.....	34	59,000.00	17	34,000.00
Losses and claims paid, scaled down and compromised during the year.....	22	41,000 00	13	24,000 00
Losses and claims outstanding unpaid last December 31st (end of year).....	12	20,000 00	4	9,000.00
Premiums and assessments collected during year.....	.....	32,978.90	....	15,829.08

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Annual dues \$3 and \$4 per \$1,000. Specified in articles of incorporation

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Minimum, \$500; maximum, \$2,000, policies of \$1,000 each. Ages for admission, 18 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses. If so, what amount and under what circumstances?

Answer. No; except expense incurred in legal proceedings to protect fund from unjust demands.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Limited payment policies are issued which have a fixed guaranteed surrender value after two years from date of issue; special deposit fund created to meet guarantees. No endowment policies issued.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in articles of incorporation.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. On American and actuarial experience tables.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Created from a percentage of annual premiums and assessments to provide for abnormal mortality, and also for surrender values, and to maintain paid-up

insurance as provided in policy contracts, and deposited with auditor of state as provided by law.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation made.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to actuaries' table of mortality?

Answer. Expected mortality was \$12.84 per \$1,000.

Are the officers and directors elected by the members?

Answer. Directors are; president, secretary and treasurer by directors.

Are notices of election sent to members?

Answer. Yes

When and how?

Answer. By mail.

Are proxies contained in applications?

Answer. No

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies are certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Some policies have not been paid in full. All have been paid according to contract. All policies now being issued the association has ability to pay in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Two thousand five hundred dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**MUTUAL LIFE ASSOCIATION OF IOWA.**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, E. C. BLACKMAR.*

*Vice-President, C. T. GRANGER.*

*Secretary, O. P. WORSLEY.*

[Incorporated July 15, 1895, under title 9, code 1873. Commenced business February 1, 1896.]

Home office, Red Oak, Iowa.

Capital.....None.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 2,196.01

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## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Membership fees required or represented by applications.....	\$ 1,050.00
First year's assessments: Expense, \$165.85; mortuary, \$807.66; reserve, none; for other purposes, none; total.....	973.51
Subsequent years' assessments: Expense, \$1,044.25; mortuary, \$6,418.21; reserve, none; for other purposes, none; total.....	7,462.46
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 9,485.97
Interest from mortgages, \$.....; bonds and stocks, \$.....; other sources, \$.....; total.....	None.
Rents (including none for association's use of own buildings).....	None.
Profit on disposal of real estate, none; of securities, none; total.....	None.
From all other sources.....	None.
Total income during the year.....	\$ 9,485.97
Sum of both amounts.....	\$ 11,681.96

## DISBURSEMENTS DURING YEAR.

Death claims paid.....	None.
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants, membership, \$305; dues, \$40 13; mortuary, 191.83; total.....	\$ 436.93
Paid beneficiaries for dividends on policies terminated by death in 1896.....	18.49
Total paid to members.....	\$ 455.45
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, \$630.47; subsequent years, none; total.....	630.47
Commissions paid or allowed for collecting assessments to banks or collectors.....	None.
Salaries and allowances of managers and agents not paid by commissions, traveling expenses.....	144.83
Salaries of officers, \$400; other compensation of officers, none; total.....	400.00
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	303.64
Taxes on premiums, none; insurance department fees and licenses, \$19.50; municipal licenses, none; tax on franchise, none; total.....	19.50
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$84 for association's use of own buildings) less sub-leases.....	84.00
Furniture, \$19.05; legal expenses, none; advertising and printing, \$203.40; total.....	222.45
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Postage.....	50.19
(Total expenses, \$1,856.08.)	
Total disbursements.....	\$ 2,310.53
Balance.....	\$ 9,371.45

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
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Loans on mortgages of real estate, first liens, \$3,650; not first liens, none; total.....	\$ 3,650.00
Loans secured by pledge of bonds, stocks, or other collateral, .....	None.
Book value of bonds (excluding interest), none; and stocks none; total.....	None.
Cash in office, \$196.68; deposited in banks: \$3,259.91; total.....	3,456 59
Agents' debit balances, none; bills receivable, \$3,259 61; total....	2,259 61
Other assets, viz: Accrued interest on mortgages purchased....	5.25
Total.....	\$ 9,871.45
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets, as per balance.....	\$ 9,871.45

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages. ....	None.
Interest due, none; accrued, \$110.10, on other assets; total.....	\$ 110.10
Rents due and accrued on property or lease..	None.
Total.....	\$ 110.10
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for. ....	None.
Other items.....	None.
Total non-ledger assets.....	110.10
Gross assets.....	\$ 9,481.55

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total....	None.
Loans on personal security..	None.
Depreciation in ledger assets to bring same to market value, if less than book value..	None.
Total admitted assets.....	\$ 9,481.55

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	\$ 491.81
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due (1898).....	2,179.06

Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....None.  
All other liabilities.....None.

Total liabilities .....	\$ 2,670.97
Balance to protect contracts.....	\$ 6,810.68
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 5,944.01
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Sinking fund (less amount thereof included in liabilities and in assets not admitted).....	153.30
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	713.37
Capital stock paid in.....	None.
Total special funds .....	6,810.68

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	288	\$ 288,500.00
Policies or certificates written or increased during the calendar year.....	83	85,500.00
Total .....	371	374,000.00
Deduct decreased or ceased to be in force during year .....	32	32,000.00
Total policies or certificates in force last December 31st (end of year).....	339	342,000.00
Losses and claims unpaid December 31st (beginning of year).....		
Losses and claims incurred during the calendar year .....		
Total.....		
Losses and claims paid, scaled down and compromised during the year.....		
Losses and claims outstanding unpaid last December 31st (end of year).....		9,134.19
Premiums and assessments collected during year.....		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Ten dollars per \$1,000. Insurance in advance.

Give amount of annual dues, and how paid.

Answer. Three dollars annually or in quarterly installments in advance.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation and policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Age, 20 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No. The association collects annually or quarterly in advance a fixed payment, sufficient to pay fifteen deaths to each 1,000 members.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expense?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. Does not write endowments. Does provide that accumulations may be used for paying current premiums after a limited number of years. Amount not fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; both in the event of a death rate in excess of fifteen deaths to the 1,000.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the basis of providing for fifteen deaths to the 1,000.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. All mortuary payments not used for current losses are paid at death in addition to the insurance. When invested the securities are deposited with auditor of state.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Ten deaths to the thousand persons insured. Actual, none.

Are the officers and directors elected by the members?

Answer. Directors and officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Written notice January 1st.

Are proxies contained in applications?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, eight hundred and twenty-one dollars and fifteen cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FREDERICK A. BURNHAM.

Secretary, CHARLES W. CAMP.

First Vice-President, THOMAS L. JAMES. Second Vice-President, JAMES D. WELLS.

[Incorporated February 9, 1881, under laws of New York. Approved May 12, 1875, chapter 287. Re-incorporated under chapter 175, laws of 1883. Commenced business February 9, 1881.]

Home office, New York City.

Capital ..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$4,081,140.29

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 59,615.55

First year's assessments or premiums: Expense, \$819,703.23; mortuary, \$66,639.55; reserve, \$137,168.58; for other purposes, \$.....; total..... 1,023,511.36

Subsequent year's assessments or premiums: Expense, \$1,046,750.43; mortuary, \$3,608,707.25; reserve, \$3,441.92; for other purposes, \$9,909.87—surrendered policies; total..... 4,673,809.47

Medical examiners' fees paid by applicant..... 18,711.00

Total paid by members..... \$5,775,647.38

Interest from mortgages, \$94,881.10; bonds and stocks, \$14,884.80; other sources, \$26,553.08; total..... 135,818.48

Rents (including \$49,500 for association's use of own buildings).... 149,902.20

Profit on disposal of real estate, none; of securities, none; total..... None.

Fees for alterations in policies, etc..... 1,065.48

Special deposits received during 1897, \$674,302.07, and applied on assessments or premiums, \$355,325.74; total..... 18,876.33

Total income during the year..... 6,081,309.87

Sum of both amounts..... \$10,102,450.16

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$4,060,479.14

Endowments, none; old age benefits, none; disability, sick or accident benefits, \$11,604.31; other benefits, \$4,778.94; total.... 16,383.25

Advanced payments returned to rejected applicants..... 970.71

Paid members for dividends, \$74,860.48 (bonds redeemed and interest paid) for surrendered policies, \$9,909.87; total.. 84,770.35

Total paid to members..... \$4,162,603.48

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$545,250.67; subsequent years, \$63,575.22; total..... 608,825.89

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 70,336.74

Salaries and allowances of managers and agents not paid by commissions..... 48,462.59

Salaries of officers, \$116,485.47; other compensation of officers, none (of this amount \$19,335 were on account of levying and collecting \$4,207,049.39 of assessments); total.....	\$ 116,485.47
Salaries and other compensation of office employes (of this amount \$150,154.53 were on account of levying and collecting \$4,207,049.39 of assessments).....	250,890.56
Medical examiners' fees, whether paid direct by members or otherwise.....	62,882.61
Taxes on premiums, \$9,604.63; insurance department fees and licenses, \$16,957.49; municipal licenses, \$3,639.59; tax on franchise, \$45.58; total.....	29,247.29
Taxes on real estate and investments, \$19,091.04; expenses and repairs on real estate, \$118,463.83; total.....	137,554.87
Rent (including \$49,500 for association's use of own buildings) less sub-leases.....	83,620.89
Furniture, none; legal expenses, \$22,605.25; advertising and printing, \$89,073.29; total.....	111,678.54
Losses on disposal of real estate, none; of securities, none; total.....	None.
Investment expense, \$2,304; traveling expense, \$14,495.73; actuarial expense, \$16,795; postage, \$35,553.04; total.....	69,147.77
Agency expense, \$54,987.27; general office expense, \$33,100.67; total.....	188,087.94
Expenses investigating and adjusting \$4,072,083.45 of death and disability claims.....	73,266.23
(Total expenses, \$1,800,479.39.)	
Total disbursements.....	85,933,062.87
Balance.....	\$4,139,367.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$535,528.14; incumbered, none; total.....	\$ 535,528.14
Loans on mortgages of real estate, first liens, \$1,794,800; not first liens, none; total.....	1,794,800.00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), \$334,118.29; and stocks, none; total.....	334,118.29
Cash in office.....	960.84
Cash deposits in banks on emergency or reserve fund account...	633,976.85
All other deposits.....	261,300.48
Agents' debit balances, \$466,524.09; bills receivable, none; total.....	466,524.09
Furniture and fixtures.....	58,377.73
On deposit in collecting banks and with bonded collectors (transferred since December 31, 1897, to New York city banks).....	151,310.01
Total.....	\$4,144,906.43
Deduct ledger liabilities: Agents' credit balances \$5,438.14; borrowed money, none; all other, none; total.....	5,438.14
Total net ledger assets, as per balance.....	4,139,367.29

## NON-LEDGER ASSETS.

Interest due, \$7,091.40; accrued, \$14,242.60, on mortgages; total.....	\$ 21,334.00
Interest due, \$1,976.96; accrued, \$2,081.68, on other assets; total.....	4,058.64
Rents due, \$4,488.68; accrued, \$3,431.33, on property or lease; total.....	7,920.01
Total.....	\$ 33,314.65
Market value of real estate over book value.....	\$ 8,631.46
Market value of bonds (not including interest) and stocks over book value.....	36,556.80
Total.....	45,198.26

Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 79,953.29	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..	766,394.00	
Other items: Death losses paid in anticipation of February 1, 1908, assessment.....	130,091.57	
Total .....	\$ 966,443.86	
Annual and expense dues in process of collection, or called and not yet due.....	218,378.57	
Total non-ledger assets.....		\$1,963,825.31
Gross assets.....		\$5,408,692.63

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$56,377.73; supplies, printed matter, stationery, none; total.....	\$ 56,377.73	
Agents' debit balances not secured by bonds, \$200,000; bills receivable, not secured, none; total.....	200,000.00	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring the same to market value, if less than book value.....	None.	
Special reserve to cover possible shrinkage in items of investment received from Provincial Provident Institution.....	16,358.05	
Total .....		\$73,730.78
Total admitted assets.....		\$5,129,961.85

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not yet due, \$500; total.....	\$ 500.00	
Losses on stipulated premium policies, not adjusted, \$37,000; resisted, \$11,000; total.....	48,000.00	
Losses on post mortem policies due and unpaid, \$5,000; adjusted, not due, \$511,143; total.....	516,143.00	
Losses on post mortem policies not adjusted, \$535,847.61; resisted, \$173,500; total .....	709,347.61	
Present value future payments on installment policy claims.....	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, \$29,246.35; total .....	29,246.35	
Premiums or assessments paid before due.....	175,800.50	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.	
All other liabilities, viz: Outstanding bond obligations.....	165,953.28	
Total liabilities.....		1,644,988.74
Balance to protect contracts.....		\$3,481,973.11
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted), losses in advance.....	\$ 129,091.57	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	\$,810,005.25	
Emergency fund (less amount thereof included in liabilities and in assets not admitted), included in reserve fund.....	None.	

Building sinking fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 31,039.66
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	523,746.63
Capital stock paid in .....	None.
Total special funds .....	\$3,484,973.11

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	118,449	\$325,028,061 00	883	\$ 2,138,600.00
Policies or certificates written or increased during the calendar year .....	21,763	56,224,785.00	112	268,500.00
Total.....	140,212	381,252,846 00	994	2,407,100.00
Deduct decreased or ceased to be in force during year.....	28,304	79,693,745.00	289	639,500.00
Total policies or certificates in force last December 31st (end of year).....	111,908	301,559,101.00	703	1,717,600.00
Losses and claims unpaid December 31st (beginning of year).....	272	927,326.48	3	5,350.00
Losses and claims incurred during the calendar year .....	1,473	4,653,000.00	8	12,750.00
Total.....	1,745	5,580,326.48	11	19,000.00
Losses and claims paid, scaled down and compromised during the year .....	1,852	4,238,236 11	6	10,100.00
Losses and claims outstanding unpaid last December 31st (end of year) .....	246	1,273,989.61	5	8,900.00
Premiums and assessments collected during year .....	.....	4,207,049.39	.....	25,310.96

## MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Membership fee abolished early in 1897.

Give amount of annual dues, and how paid.

Answer. They range, according to contract, at \$2, \$3, \$4.50 and \$6 per \$1,000 of insurance, the first-named rate applying to policies issued prior to October 1, 1896.

Are these specified in policies or in by-laws

Answer. Some in by-laws, others in rules of board.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum certificates or policies, American money, \$30,000; French money, 100,000 francs; English money, £6,000. (Since January 1, 1896, limit \$50,000)

Give limiting ages for admission.

Answer. Ages 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature

Answer. The accumulated reserve or emergency fund, now exceeding \$3,300,000, is a guarantee for payment of claims in full. No endowment. No guarantee of dividends or surrender values.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Certain expenses named in section 1, article 5 of constitution or by-laws, are paid from moneys received from mortuary calls, but only the net receipts belong to mortuary fund; none of mortuary or reserve fund can be used for expenses of any kind.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Basis of assessment age as determined by contract. Tables based on American and actuaries' tables of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The surplus assets of the association as determined by the several contracts, together with the "net earnings" of expense funds, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association as explained in its constitution or by-laws. The emergency fund is a surplus for the payment of death claims (\$3,378,703.35).

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest, and method used.

Answer. Reserve, actuaries' table (sixty-day term), \$808,794, computed by New York Insurance department at request of association.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, \$4,962,443.

Are the officers and directors elected by the members?

Answer. Directors so elected.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, not more than sixty days prior to annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred and sixty-six thousand, three hundred and ninety-four dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**MUTUAL AID SOCIETY OF THE GERMAN LUTHERAN SYNOD**  
**OF IOWA AND OTHER STATES,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

President, O. KRAUSHAR.

Vice-President, H. O. MEYER.

Secretary, H. W. BOERNER.

[Incorporated, June 21, 1882. Reincorporated February 23, 1896. Commenced business  
 September 24, 1879.]

Home office, Iowa City, Iowa.

Capital.....None.

**BALANCE SHEET.**

Amount of net ledger assets December 31st, of previous year..... \$ 25,018.59

**INCOME DURING YEAR.**

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Membership fees required or represented by applications.....	\$ 1,131 00
First year's assessments or premiums: Expense, none; mortu- ary, \$426.60; reserve, none; for other purposes, none; total.	426.60
Subsequent years' assessments or premiums: Expense, \$3,435; mortuary, \$25,646.76; reserve, none; for other purposes, rein- statement, \$3.10; total.....	29,330.11
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$ 30,887.71
Interest from mortgages, bonds, stocks and other sources.....	1,151 43
Rents (including none for association's use of own buildings)....	None.
Profit on disposal of real estate, none; of securities, none; total	None.
From all other sources, viz: Assigning certificates.....	22.50

Total income during the year..... \$ 22,061 64

Sum of both amounts..... \$ 57,080.23

**DISBURSEMENTS DURING YEAR.**

Death claims or installments paid.....	\$ 28,500.00
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, none; for surrender values, none; total.....	None.

Total paid to members .....	\$ 28,500.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums..	307.00
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	None.
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, \$2,020.96; other compensation of officers, none; total .....	2,020.96
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise .....	87.00

Taxes on premiums, none; insurance department fees and licenses, \$89; municipal licenses, none; tax on franchise, none; total.....	\$ 60.00
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases.....	24 00
Furniture, none; legal expenses, \$34.50; advertising and printing, \$126.35; total.....	170.85
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Postage, exchange and stationery, \$145.19; one-half assessment returned, 90 cents; total.....	145.09
(Total expenses, \$2,824.90.)	
Total disbursements.....	\$ 31,824.90
Balance.....	\$ 25,755.23

## LEDGER ASSETS.

Book value of real estate.....	None.
Loans on mortgages of real estate.....	\$ 14,649.00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds and stocks.....	None.
Cash in office, none; cash in hands of trustees, \$1,469.18; deposited in banks: Johnson County Savings bank and Iowa City State bank, \$1,469.18; total.....	2,753.20
Agents' debit balances, none; bills receivable, none; advanced loans, \$433.13; total.....	433.13
Other assets, viz: Notes and mortgages.....	6,920.00
Total.....	\$ 25,755.33
Deduct ledger liabilities.....	None.
Total net ledger assets, as per balance.....	25,755.33

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 2,485.59
Mortuary assessments to become due on post mortem policies, not exceeding one assessment or the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	\$ 2,485.59
Gross assets.....	\$ 29,240.92

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, \$6,920; total.....	\$ 6,920.00
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	6,920.00
Total admitted assets.....	\$ 22,320.92

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, \$1,000; total.....	\$ 4,000.00
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc, due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.
All other liabilities.....	None.
<b>Total liabilities.....</b>	<b>\$ 4,000.00</b>
<b>Balance to protect contracts.....</b>	<b>\$ 18,320.92</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 20.75
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	17,366.15
Emergency fund (less amount thereof included in liabilities and in assets not admitted). .....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	925.02
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>\$ 18,320.92</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)....	2,366	\$3,360,000.00	418	\$ 418,000.00
Policies or certificates written or increased during the calendar year .....	348	330,500.00	54	54,000.00
<b>Total.....</b>	<b>2,714</b>	<b>3,690,500.00</b>	<b>472</b>	<b>472,000.00</b>
Deduct decreased or ceased to be in force during year.....	78	77,500.00	15	15,000.00
<b>Total policies or certificates in force last December 31st (end of year)</b>	<b>2,636</b>	<b>3,613,000.00</b>	<b>457</b>	<b>457,000.00</b>
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00	None	None
Losses and claims incurred during the calendar year .....	32	21,500.00	7	7,000.00
<b>Total.....</b>	<b>33</b>	<b>22,500.00</b>	<b>7</b>	<b>7,000.00</b>
Losses and claims paid, scaled down and compromised during the year....	29	28,500.00	6	6,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....	4	4,000.00	1	1,000.00
Premiums and assessments collected during year.....		30,487.71		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars and twenty-five cents at admission.

Give amount of annual dues, and how paid.

Answer. Fifty cents semi-annually.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Whole certificate, \$1,000; half certificate, \$500.

Give limiting ages for admission.

Answer. Eighteen to fifty-five years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. They are collected when death losses require it.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The admission fees, interest and surplus dues. For death losses exclusively. The trustees are ordered to loan out on mortgages or other good securities. With auditor of state.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Local branches elect delegates to general meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Not usually.

If so, state governing rules.

Answer. Generally to dependents of members.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Four thousand, two hundred and ninety-six dollars and fifty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Number of assessments depend upon number of death losses.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHARLES H. WEBB.

Vice-President, WILLIAM BARBOUR.

Secretary, JOSEPH I. BARNUM.

[Incorporated November 2, 1885, under laws of New York. Approved 1883, chapter 175. Commenced business December, 15, 1885.]

Home office, New York city.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 35,910.91

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$.....;

mortuary, \$.....; reserve, \$.....; for other purposes, \$.....;

total.....None.

Subsequent year's assessments or premiums: Expense, \$25,-

438.57; mortuary, \$26,217.59; reserve, \$.....; for other pur-

poses, \$ ; total..... \$ 51,656.16

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 51,656.16

Interest from mortgages, none; bonds and stocks, \$730.00; other sources, \$304.10; total..... 1,034.10

Rents (including none for association's use of own buildings)....

.....None.

Profit on disposal of real estate, \$....; of securities, \$.....; total,

.....None.

Total income during the year..... \$ 52,690.26

Sum of both amounts..... \$ 88,591.17

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, \$....; old age benefits, \$.....; disability, sick or

accident benefits, \$21,027.14; total..... \$ 21,027.14

Advanced payments returned to rejected applicants .....None.

Paid members for dividends, \$....; for surrender values, \$....; total.....	None.
Total paid to members.....	\$ 21,027.14
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$....; subsequent years, \$...; total.....	None.
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	9,970.66
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, \$....; other compensation of officers, \$....; total.....	None.
Salaries and other compensation of office employees.....	9,909.92
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Taxes on premiums, none; insurance department fees and licenses, \$469.56; municipal licenses, \$....; tax on franchise, \$3.00; total.....	472.56
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases.....	1,958.81
Furniture, \$550.55; legal expenses, \$....; advertising and printing, \$3,518.63; total.....	4,369.18
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
All other items, viz.: Traveling account, \$339.57; sundry items, postage, etc., \$2,308.42; total.....	2,647.99
(Total expenses, \$19,328.62.)	
Total disbursements.....	\$ 50,355.76
Balance.....	\$ 38,235.41

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$...; total.....	None.
Loans on mortgages of real estate, first liens, .... not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collaterals.....	None.
Book value of bonds (excluding interest), \$17,503.75; and stocks, \$....; total.....	17,503.75
Cash in office, \$1,014.02; deposited in banks: National Park bank, \$8,224.38; Farmers Loan and Trust company, \$572.44; Washington Trust company, \$6,050.15; total.....	15,870.99
Agents' debit balances, \$3,260.67; bills receivable, \$1,500.00; total.....	4,860.67
Other assets.....	None.
Total.....	\$ 38,235.41
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$...; all other, \$....; total.....	None.
Total net ledger assets as per balance.....	38,235.41

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 11,513.20

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	\$ 3,300.00
Other items: Furniture in home office and sub-agencies, \$3,125; printed matter, \$500; total.....	5,625.00

Total non-ledger assets..... \$ 20,438.20

Gross assets..... \$ 58,673.61

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$5,125.00; supplies, printed matter, stationery, \$500.00; total.....	\$ 5,625.00
Agents debit balances not secured by bonds, \$.....; bills receivable, not secured, \$1,500; total.....	1,500.00
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value (bonds).....	478.75
Total.....	7,603.75
Total admitted assets.....	\$ 51,069.86

NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, \$.....; adjusted, not due, \$1,650; total.....	\$ 1,550.00
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$3,300.00; total.....	3,300.00
Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.
Losses on post mortem policies, not adjusted, \$.....; resisted, \$.....; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	2,050.66
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	237.43
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....	None.
Premiums or assessments paid before due.....	1,402.87
All other liabilities.....	None.
Total liabilities.....	8,739.96
Balance to protect contracts.....	\$ 42,339.90

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 16,640.20
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	16,739.45
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	8,960.16
Capital stock paid in.....	None.
Total special funds.....	42,339.90

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,108	\$26,685,000 00	107	\$ 917,750.00
Policies or certificates written or increased during the calendar year.....	1,759	14,030,750.00	89	531,500.00
Total.....	4,867	40,715,750.00	196	1,449,250.00
Deduct decreased or ceased to be in force during year.....	1,551	12,638,000.00	74	537,350.00
Total policies or certificates in force last December 31st (end of year).....	3,316	28,079,750.00	122	912,000 00
Losses and claims unpaid December 31st (beginning of year).....		6,889.18		146.78
Losses and claims incurred during the calen- der year.....		21,147 62		2,678 94
Total.....		28,036.80		2,825 72
Losses and claims paid, scaled down and compromised during the year...		21,027.14		1 050.72
Losses and claims outstanding unpaid last December 31st (end of year).....		7,009 66		1,775.00
Premiums or assessments collected during year.....		51,856.16		728.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. No entrance fee.

Give amount of annual dues and how paid.

Answer. No annual dues.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$10,000. Minimum, \$1,750.

Give limiting ages for admission.

Answer. Age, 18 to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. They do not.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. It does not.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. It is not.

If so, what amount and under what circumstances?

Answer. Except for the expense of adjusting, compromising and resisting payment of improper claims.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. It does in both.

How are the emergency funds created, and for what purpose, and where deposited?

Answer. Five per cent of each assessment is set aside and deposited in bank and invested in bonds.

Are the officers and directors elected by the members?

Answer. They are.

Are notices of election sent to members?

Answer. They are.

When and how?



Answer. Notice is sent by mail to each member thirty days prior to the holding of annual meeting.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. There are not.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. It is not.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. They are not.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. It has.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Quarterly, \$12,141.50.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. It has not.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. It has not.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. It has not.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NATIONAL LIFE ASSOCIATION,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* STEPHEN BALL.

*First Vice-President,* LESTER L. ENSWORTH.

*Secretary,* FREDERICK H. CALKINS.

*Second Vice-President,* CHAS. B. ANDREWS.

[Incorporated April, 1896, under special act of general assembly. Approved April 12, 1896. Commenced business March, 1898.]

Home office, Hartford, Conn.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 435,235.42

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$186,683.94; mortuary, none; reserve, none; for other purposes, none; total... \$ 186,683.94

Subsequent year's assessments or premiums: Expense, \$38,544.35; mortuary and reserve, \$560,355.97; for other purposes, none;

total..... 649,400.23

Medical examiners' fees paid by applicant..... 5,000.00

Total paid by members..... \$ 841,083.20

## IOWA INSURANCE REPORT.

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Interest from mortgages, \$4,024.17; bonds and stocks, \$3,442.09; other sources, \$2,618.31; total.....	\$ 10,084.60
Rents.....	4,549.87
Profit on disposal of real estate, none; of securities, none; total .....None.	
From all other sources. ....None.	
Total income during the year.....	\$ 855,733.13
Sum of both amounts .....	\$1,280,948.55

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$ 531,646.44
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$10,095.53; for surrender values, \$12,136.88; total.....	22,232.41
Total paid to members.....	\$ 553,877.85
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$125,577.77; subsequent years, \$36,768.86; total.....	162,346.63
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	None.
Salaries and allowances of managers and agents not paid by commissions .....	11,527.04
Salaries of officers, \$18,780.53; other compensation of officers, none; total.....	18,780.53
Salaries and other compensation of office employees.....	20,714.68
Medical examiners' fees, whether paid direct by members or otherwise.....	5,180.00
Taxes on premiums, \$1,054.46; insurance department fees and licenses, \$1,772.69; municipal licenses, none; tax on franchise, \$10; total.....	2,827.15
Taxes on real estate and investments, \$3,737.79; expenses and repairs on real estate, \$8,065.26; total.....	11,803.05
Rent, \$3,979.06; interest, \$5,142.68; total.....	9,121.74
Furniture, \$763.92; legal expenses, \$12,386.25; advertising and print- ing, \$6,534.01; total.....	19,963.18
Losses on disposal of real estate, none; of securities, none; total .....None.	
All other items, viz.: Traveling expenses, \$12,069.12; blanks and stationery, \$833.33; postage and exchange, \$10,423; dividends to stockholders, \$3,000; loss and gain, \$12,193.74; total .....	39,134.19
(Total management expenses, \$301,396.19.)	

Total disbursements.....	\$ 855,276.04
Balance .....	\$ 425,672.51

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$3,310.83; incumbered, \$823,400; total.....	\$ 235,710.83
Loans on mortgages of real estate, first liens, \$56,209.67; not first liens, none; total.....	66,209.67
Loans secured by pledge of bonds, stocks, or other collateral	5,435.94
Book value of bonds (excluding interest), \$6,003.70; and stocks, \$70,408.43; total.....	76,412.13
Cash in office, \$6,516.99; deposited in City Bank, Hartford, \$3,584.34, First National bank, Hartford, \$2,514.74; total.....	12,616.07
Agents' debit balances, \$20,462.67; bills receivable, \$14,028.23; total	34,490.95
Other assets, viz.: Premium notes .....	5,061.23

Total .....	\$ 425,016.51
Deduct ledger liabilities: Agents' credit balances, \$344.30; bor- rowed money, none; total.....	344.30
Total net ledger assets as per balance.....	\$ 425,672.51

## NON-LEDGER ASSETS.

Interest due, \$2,444.95; accrued, \$663.66, on mortgages;	
total.....	\$ 3,008.61
Interest due, \$326.05; accrued, \$76.93, on other assets;	
total.....	402.98
Rents due, \$1,012.25; accrued, none, on property or	
lease; total.....	1,012.25
Market value of real estate over book value.....	None.
Market value of bonds and stocks over book value..	None.
Total .....	\$ 4,423.84
Mortuary assessments due on last call made within sixty days	
on insurance in force.....	13,972.33
Mortuary assessments to become due on post mortem policies,	
not exceeding one assessment nor the amount of post mor-	
tem claims not assessed for. ....	None.
Total non-ledger assets.....	\$ 18,396.17
Gross assets.....	\$ 444,066.65

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter,	
stationery, none; total.....	None.
Agents' debit balances not secured by bonds, \$20,462.67; bills	
receivable, not secured, \$14,023.28; total.....	\$ 34,485.95
Loans on personal security, premium notes unsecured.....	5,051.22
Depreciation in ledger assets to bring same to market value,	
estimated .....	74,179.96
Total .....	\$ 113,722.13
Total admitted assets.....	\$ 330,344.52

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, none;	
adjusted, not due, \$78,488; total.....	\$ 78,488.00
Losses on stipulated premium policies, not adjusted, \$63,237;	
resisted, \$20,070.60; total.....	103,227.60
Losses on post mortem policies, due and unpaid, none; adjusted,	
not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted	
none; total.....	None.
Present value future payments on instalment policy claims	
.....	None.
Disability, sick, accidents or other benefits, due or accrued	
remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com-	
missions, fees, etc., due or accrued.....	25,401.15
Surrender value obligation due or accrued, \$1,704.03; dividend	
obligations due or accrued, none; total.....	1,704.05
Premiums or assessments paid before due .....	1,618.50
Excess over association's whole life rates of all premiums	
received on any form of advance limited payment, or deposit	
policies and 4 per cent accumulated interest thereon.....	152.14
All other liabilities .....	None.
Total liabilities.....	308,691.44
Balance to protect contracts.....	\$ 121,653.11
Comprised under the following funds:	
Mortuary, reserve and emergency fund (less amount thereof	
included in liabilities and in assets not admitted) .....	\$ 13,618.14
General or expense fund (less amount thereof included in li-	
abilities and in assets not admitted .....	58,036.97
Capital stock paid in.....	50,000.00
Total special funds.....	121,655.11

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	16,849	\$32,305,590.00	69	\$ 160,810.00
Policies or certificates written or increased during the calendar year.....	7,095	10,922,405.00	42	60,250.00
Total.....	23,944	43,227,995.00	111	221,060.00
Deduct policies not in force December 31, 1896, included in above.....	4,233	8,983,125.00	17	40,000.00
Deduct decreased or ceased to be in force during year.....	4,908	9,261,649.00	25	56,250.00
Total policies or certificates in force last December 31st (end of year).....	14,803	25,023,221.00	69	124,810.00
Losses and claims unpaid December 31st as reported.....	56	105,958.00		
Losses and claims omitted in statement of December 31, 1896.....	26	37,876.68		
Losses and claims incurred during the year 1897.....	331	502,871.45	3	5,252.45
Total.....	403	646,706.13	3	5,252.45
Losses and claims paid, scaled down and compromised during the year.....	270	446,890.53	1	2,655.45
Losses and claims outstanding unpaid last December 31st.....	133	199,815.60	2	2,597.00
Premiums and assessments collected during year.....		886,089.26		2,260.68

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee charged.

Give amount of annual dues and how paid.

Answer. No annual dues are paid; a fixed expense element varying from \$4 to \$6 per annum per \$1,000.

Are these specified in policies or in by-laws?

Answer. Is provided in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Twenty thousand dollars and one hundred dollars.

Give limiting ages for admission.

Answer. Ages limited from 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature. Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Policies are issued for a definite amount guaranteed by accumulated funds and the right to make premium calls sufficient to meet liabilities. Policy-holders may participate after six years in surplus over \$100,000.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Yes, policies provide that first year premiums are for expense purposes, and thereafter a fixed amount varying from \$4 to \$6 per annum per thousand.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. The association does not now issue endowment policies.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in policies whenever accumulated funds are insufficient to meet death claim obligations.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. An approximation to actuaries' combined experience table of mortality by a uniform loading for expenses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By accumulations out of excess of premiums paid over actual mortality; to provide for the payment of death claim obligations; invested by the association.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used? What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries table of mortality?

Answer. No department computes any reserve upon the association's policies; no computation has been completed by the association as to reserve and mortality.

Are the officers and directors elected by the members?

Answer. Directors are elected by stockholders, officers are elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None except stockholders holding the \$50,000 of paid up capital.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the association paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, except those compromised or resisted.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Association does not make periodical calls at stated calendar dates on all policies. One bi-monthly premium on policies so paying would approximate \$61,968, and one quarterly premium on all others would approximate \$60,898.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained, or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. The basis or rate of assessment has been increased to advanced ages where such right is retained.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## NATIONAL MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, R. L. CLARKE.

Vice-President, ALF WINGATE.

Secretary, J. A. DOVERMAN.

[Incorporated July 12, 1889. Commenced business July 31, 1889.]

Home office, Des Moines, Iowa.

Capital.....Mutual.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 14,245.95

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 21,885.00

First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total..... None.

Subsequent years' assessments or premiums: Expense, \$18,625.57; mortuary benefits, \$41,482.11; reserve, none; for other purposes, none; total..... 60,107.68

Medical examiners' fees paid by applicant..... None.

Total paid by members ..... \$ 81,992.68

Interest from mortgages, none; bonds and stocks, none; other sources, \$286.74; total..... 286.74

Rents ..... None

Profit on disposal of real estate or securities ..... None.

From all other sources, viz: Received from agent ..... 538.48

Total income during the year..... 82,817.90

Sum of both amounts..... \$ 97,063.85

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... None.

Endowments and old age, disability, sick or accident benefits... \$ 41,104.15

Advanced payments returned to rejected applicants..... 150.00

Paid members for dividends, none; for surrender values, none; total..... None.

Total paid to members..... \$ 41,254.15

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums. 21,885.00

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 2,808.18

Salaries and allowances of managers and agents not paid by commissions..... 752.75

Salaries of officers, \$5,990.94; traveling expenses and other compensation of officers, \$697.96; total..... 6,687.90

Salaries and other compensation of office employees..... 1,572.85

Medical examiners' fees, whether paid direct by members or otherwise..... 23.16

Taxes on premiums, none; insurance department fees and licenses, \$235.75; municipal licenses, none; tax on franchise, none; total..... 235.75

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$300 for association's use of own buildings) less sub-leases.....	\$ 300.00
Furniture, none; legal expenses, \$3,405.41; advertising and printing, \$1,451.45; total.....	3,856.86
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Adjusting claims, \$548.10; express and telegrams, \$35.58; stationery, \$65.07; postage, \$1,179.80; office supplies, \$163.56; exchange, \$11.30; total.....	2,001.36
(Total expenses, \$40,134.76.)	
Total disbursements.....	\$ 81,890.31
Balance.....	\$ 15,674.54

## LEDGER ASSETS.

Book value of real estate.....	None.
Loans on mortgages of real estate.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds and stocks.....	None.
Cash in office, none; deposited in banks: Citizens National bank, of Des Moines, \$15,674.54; total.....	\$ 15,674.54
Agents' debit balances, none; bills receivable, none; total.....	None.
Other assets.....	None.
Total.....	\$ 15,674.54
Deduct ledger liabilities.....	None.
Total net ledger assets, as per balance.....	\$ 15,674.54

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Assessments to become due on policies, not exceeding one assessment nor the amount of claims not assessed for.....	\$ 1,934.25
Other items.....	None.
Total non-ledger assets.....	1,934.25
Gross assets.....	\$ 17,608.79

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total.....	None.
Agents' debit balances not secured by bonds, \$.....; bills receivable, not secured, \$.....; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value.....	None.
Total admitted assets.....	\$ 17,608.79

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total.....	None.

Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$.....; total .....	None.
Losses on policies, not adjusted, \$1,934.25; resisted, \$.....; total. \$	1,934.25
Present value future payments on installment policy claims .....	None.
Disability, sick, accident or other benefits, due or accrued, remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, \$.....; dividend obligations due or accrued, \$.....; total.....	None.
Premiums or assessments paid before due .....	310.00
All other liabilities .....	None.
<b>Total liabilities.....</b>	<b>\$ 2,244.25</b>
<b>Balance to protect contracts .....</b>	<b>\$ 15,364.54</b>
Comprised under the following funds:	
Benefit fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 10,111.66
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	5,252.88
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>15,364.54</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	6,073	\$25,370,350.00	2,320	\$ 9,252,500.00
Policies or certificates written or increased during the calendar year.....	4,377	17,329,750.00	648	2,411,750.00
<b>Total.....</b>	<b>10,449</b>	<b>42,700,000.00</b>	<b>2,968</b>	<b>11,664,250.00</b>
Deduct decreased or ceased to be in force during year .....	2,904	15,803,250.00	969	3,601,000.00
<b>Total policies or certificates in force last December 31st (end of year) .....</b>	<b>6,455</b>	<b>26,891,750.00</b>	<b>1,999</b>	<b>8,063,250.00</b>
Losses and claims unpaid December 31st (beginning of year).....	26	4,153.45	9	1,421.65
Losses and claims incurred during the calendar year .....	499	28,684.95	169	15,125.90
<b>Total.....</b>	<b>525</b>	<b>43,038.40</b>	<b>178</b>	<b>16,547.55</b>
Losses and claims paid, scaled down and compromised during the year .....	505	41,104.15	171	15,416.85
Losses and claims outstanding unpaid last December 31st (end of year).....	20	1,934.25	7	1,130.70
Premiums and assessments collected during year .....		60,107.68		20,130.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars each member, payable but once. Paid to agent.

Give amount of annual dues, and how paid.

Answer. One dollar quarterly or \$4 annually, as specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$5,000. Minimum, \$250.



Give limiting ages for admission.

Answer. Age, over 21 years and under 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Necessary expense of collecting and protecting same.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. When necessary to pay claims as provided in by-laws.

How are emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessment and deposited in Citizens National bank, Des Moines.

Are the officers and directors elected by the members?

Answer. Directors elected annually by members at annual meeting. Officers elected annually by board of directors. Three members of board of directors elected each year.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice mailed each member at least thirty days prior to annual meeting of members.

Are proxies contained in applications?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicant?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$14,000.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the  
NORTH AMERICAN ACCIDENT ASSOCIATION.*

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, FRANK N. GAGE.*

*Vice-President, A. E. FORREST.*

*Secretary, A. E. FORREST.*

[Incorporated May 13, 1886, under Illinois insurance laws. Approved June 22, 1886.  
Chapter 73. Commenced business June 15, 1886.]

Home office, Chicago, Ill.

Capital.....None.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 23,842.93

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 7,475.00
First year's assessments or premiums: Expenses, \$....; mortuary, \$....; reserve, \$....; for other purposes, \$....; total.....	None.
Subsequent year's assessments or premiums: Expense, \$38,813.46; mortuary, \$31,305.35; reserve, \$....; for other purposes, \$....; total.....	60,118.81
Medical examiners' fees paid by applicant .....	None.
Total paid by members.....	\$ 47,593.81
Interest from mortgages, \$....; bonds and stocks, \$1,428.40; other sources, \$....; total.....	1,428.40
Rents (including \$... for association's use of own buildings) .....	None.
Profit on disposal of real estate, \$....; of securities, \$....; total .....	None.
From all other sources, viz.: .....	None.

Total income during the year.....	\$ 69,022.21
Sum of both amounts.....	\$ 108,865.14

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 9,289.00
Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$12,016.85; total.....	12,016.85
Membership fees rebated and returned to members.....	5,860.00
Advanced payments returned to rejected applicants.....	341.15
Paid members for dividends, \$....; for surrender values, \$....; total.....	None.
Total paid to members.....	\$ 27,506.50
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$....; subsequent years, \$....; total.....	8,816.07
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	6,079.69
Salaries and allowances of managers and agents not paid by commissions .....	4,883.33
Salaries of officers, \$6,733.32; other compensation of officers, \$....; total.....	6,733.32
Salaries and other compensation of office employees.....	5,106.31
Medical examiners' fees, whether paid direct by members or otherwise.....	267.65
Taxes on premiums, \$....; insurance department fees and licenses, \$327.90; municipal licenses, \$....; taxes on franchise, \$....; total.....	327.90
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$...; total.....	None.
Rent (including \$3,525.77 for association's use of own buildings) less sub-leases, \$....; total.....	2,525.77
Furniture, \$50; legal expenses, \$336.78; advertising and printing, \$1,466.45; total.....	2,403.23
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz.: Postage, \$3,167.14; expenses, \$367.41; investigating claims, \$1,121.65; traveling expenses, \$1,832.07; total...	5,808.27
(Total expenses, \$42,951.56.)	

Total disbursements.....	\$ 70,458.06
Balance .....	\$ 38,407.08

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral total.....	\$ 2,500.00
Book value of bonds (excluding interest), \$....; and stocks, \$....; total.....	12,037.82
Cash in office, \$419.45; deposited in Northwestern National bank, \$5,489.81; Northern Trust company, \$3,000; St. Louis National bank, \$1,000; total.....	9,909.26
Agents' debit balances secured, \$370; bills receivable, \$....; total	370.00
Other assets.....	None.
Total.....	\$ 32,407.08
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance.....	\$ 32,407.08

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$339.24, on mortgages; total.....	\$ 339.24
Interest due, \$....; accrued, \$...., on other assets; total.....	None.
Rents due, \$....; accrued, \$....; on property or lease, \$....; furniture and fixtures, \$1,250; total.....	1,250.00
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force, less cost of collecting same.....	14,957.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	2,500.00
Other items.....	None.
Total non-ledger assets.....	\$ 19,046.24
Gross assets.....	\$ 51,453.32

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,250; supplies, printed matter, stationery, \$....; total.....	\$ 1,250.00
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$....; total.....	None.
Loans on personal security.....	None.
Excess of mortuary assessment over changes in liabilities on same account.....	12,808.30
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	14,058.30
Total admitted assets.....	\$ 37,395.02

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$....; total.....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$2,148.70; realized, \$2,500; total.....	\$ 4,648.70
Present value future payments on installment policy claims.....	None.

Disability, sick, accident or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	\$ 937.50
Surrender value obligations due or accrued, \$ .....; dividend obligations due or accrued, \$ .....; total.....	None.
Premiums or assessment paid before due.....	None.
All other liabilities.....	None.
<b>Total liabilities .....</b>	<b>\$ 5,586.20</b>
<b>Balance to protect contracts.....</b>	<b>\$ 31,808.82</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 12,127.32
Reserve fund; mortuary and indemnity may be paid from this fund when others are exhausted (less amount thereof included in liabilities and in assets not admitted).....	10,000.00
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund; mortuary or indemnity claims may be paid from this account; it is, however, the expense account (less amount thereof included in liabilities and in assets not admitted).....	9,681.00
Capital stock paid in.....	None.
<b>Total special funds .....</b>	<b>\$ 31,808.82</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,544	\$23,132,000.00	128	\$ 597,000.00
Policies or certificates written or increased during the calendar year.....	3,784	20,775,000.00	190	835,750.00
<b>Total .....</b>	<b>9,328</b>	<b>43,907,000.00</b>	<b>318</b>	<b>1,432,750.00</b>
Deduct decreased or ceased to be in force during year.....	3,656	19,531,000.00	133	541,000.00
<b>Total policies or certificates in force last December 31st (end of year) .....</b>	<b>5,672</b>	<b>27,326,000.00</b>	<b>185</b>	<b>891,750.00</b>
Losses and claims unpaid December 31st (beginning of year).....	15	987.85		
Losses and claims incurred during the calendar year.....	439	24,985.20	24	2,446.30
<b>Total.....</b>	<b>444</b>	<b>25,954.05</b>	<b>24</b>	<b>2,446.30</b>
Losses and claims paid, scaled down and compromised during the year.....	425	21,305.35	23	936.30
Losses and claims outstanding unpaid last December 31st (end of year).....	19	4,648.70	2	1,510.00
Premiums and assessments collected during year.....		60,118.81		2,028.00

## MISCELLANEOUS QUESTIONS.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Ten thousand dollars; combination.

Give limiting ages for admission.

Answer. From 18 to 65 years of age, inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Policies provide fixed amount to be paid; assessments are not limited.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. No dividends or endowment feature is carried.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policy the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Levied yearly, and collected quarterly or yearly in advance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By assessment from members for payment of claims; invested in bonds and loaned.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Through by-laws.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Fifteen thousand and twenty-seven dollars, quarterly.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**NORTHERN LIFE ASSOCIATION,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President, W. W. DOOLITTLE,*

*Vice-President, JOHN CAMERON.*

*Secretary, E. H. HIBBEN.*

[Incorporated, May 20, 1882. Commenced business, May 20, 1882.]

Home office, Marshalltown, Iowa.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 68,861.74

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
 without deductions for commissions or other expenses, as  
 follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$10,865.90; mort-  
 uary, \$3,906.00; reserve, none; for other purposes, \$1,152 col-  
 lected from rejected applicants; total..... \$ 15,824.50

Subsequent year's assessments or premiums: Expense, \$22,447.81;  
 mortuary, \$39,246.58; reserve, none; for other purposes,  
 \$3,671.10 collection fees; total..... 63,765.49

Medical examiners' fees paid by applicant ..... None.

Total paid by members..... \$ 79,589.99

Interest from mortgages, \$3,683.45; bonds and stocks, none; other  
 sources, none; total. .... 3,683.45

Rents (including none for association's use of own buildings)...

..... None.

Profit on disposal of real estate, none; of securities, none; total

..... None.

From all other sources..... None.

Total income during the year..... \$ 83,273.44

Sum of both amounts ..... \$ 152,135.18

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid. .... \$ 24,366.67

Endowments, none; old age benefits, none; disability, sick or  
 accident benefits, none; total. .... None.

Advanced payments returned to rejected applicants. .... 1,152.00

Paid members for dividends, none; for surrender values, none;  
 total ... None.

Total paid to members.. ... \$ 25,518.67

Commissions and fees retained by or paid or allowed to agents  
 on account of first year's fees, dues, assessments or premi-  
 ums, \$8,975.98; subsequent years, \$350.40; total..... 9,326.38

Commissions paid or allowed for collecting assessments or pre-  
 miums to banks or collectors..... 2,071.10

Salaries and allowances of managers and agents not paid by  
 commissions.. .... 5,498.53

Salaries of officers, \$5,000; other compensation of officers, none;  
 total..... 5,000.00

Salaries and other compensation of office employees, and travel-  
 ing and general office expenses..... 7,988.83

Medical director and examiners' fees, whether paid direct by members or otherwise.....	\$ 1,488.00
Taxes on premiums, \$34.44; insurance department fees and licenses, \$340.31; municipal licenses, none; tax on franchise, none; total.....	274.75
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases.....	860.00
Furniture, \$366.81; legal expenses, \$766.97; postage, advertising and printing, \$2,033.68; total.....	2,157.46
Loases on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Expense in investigating and adjusting claims .....	183.35
(Total expenses, \$35,848.35.)	
Total disbursements.....	\$ 71,867.02
Balance .....	\$ 80,768.16
<b>LEDGER ASSETS.</b>	
Book value of real estate, unincumbered, none; incumbered, none; total .....	None.
Loans on mortgages of real estate, first liens, \$70,514; not first liens, none; total.....	\$ 70,514 00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), none; and stocks, none; total .....	None.
Cash in office, \$4,320.28; deposited in banks: Marshalltown State bank, \$4,933.88; total.....	9,254.16
Agents' debit balances, none; bills receivable, none; total.....	None.
Other assets, viz.: Deposited with superintendent of insurance of Missouri.....	1,000.00
Total .....	\$ 80,768.16
DEDUCT ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets, as per balance.....	\$ 80,768.16
<b>NON-LEDGER ASSETS.</b>	
Interest due, none; accrued, \$1,369.70; on mortgages .....	\$ 1,369.70
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	2,000.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	\$ 10,369.70
Gross assets .....	\$ 91,137.86
<b>DEDUCT ASSETS NOT ADMITTED.</b>	
Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total .....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total admitted assets .....	\$ 91,137.86

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	\$ 816.58
All other liabilities.....	None.
<b>Total liabilities.....</b>	<b>\$ 816.58</b>
Balance to protect contracts.....	<b>\$ 90,821.28</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 17,213.14
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	71,514.00
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	2,094.14
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>90,821.28</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	4,086	\$7,394,000.00	3,204	\$ 5,547,000.00
Policies or certificates written or increased during the calendar year.....	1,637	2,672,000.00	466	698,000.00
Total.....	5,723	10,066,000.00	3,670	6,245,000.00
Deduct decreased or ceased to be in force during year.....	1,070	2,066,000.00	477	741,500.00
Total policies or certificates in force last December 31st (end of year).....	4,653	8,000,000.00	3,193	5,498,500.00
Losses and claims unpaid December 31st (beginning of year).....				
Losses and claims incurred during the calendar year.....	21	23,000.00	13	23,000.00
Total.....	21	23,000.00	13	23,000.00
Losses and claims paid, scaled down and compromised during the year.....	21	24,366.67	13	23,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....				
Premiums and assessments collected during year.....				



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Do not collect any.

Give amount of annual dues, and how paid.

Answer. Four dollars per \$1,000.

Are these specified in policies or in by-laws?

Answer. Provided in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred dollars to \$5,000.

Give limiting ages for admission.

Answer. Fifteen years to 55 years, on all but term insurance; those taken up to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. All surplus from mortuary calls, after paying all current death and disability claims, and all interest collected, is transferred to the reserved fund, and can be used only to pay excess of death and total disability claims and to guarantee the payment of all policies in full.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. Promises to return over-payments made by members; such over-payments are held by the auditor of state as special deposit fund.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Not unless the reserve fund becomes depleted.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries table of mortality, at ages of entrance.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. First, by laying aside all surplus after payment of current death and disability claims, also all interest collected on mortgage loans; second, to meet increasing mortuary liabilities of the association and to guarantee the payment of all policies in full and to provide options for over-payments; third, deposited with auditor of state.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected, 9.40; actual, 4.60.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. After annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Twelve thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President*, D. W. O. MERRIAM.

*Vice-President*, J. H. TELLER.

*Secretary*, L. E. REPLOGLE.

[Incorporated, October 25, 1881, under an act concerning corporations. Approved, April 18, 1872, chapter 82 R. S. Commenced business, December 10, 1881.]

Home office, Chicago, Ill.

Capital.....None

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 25,764.61

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$691.81; mortuary, \$ ...; reserve, \$....; for other purposes, \$ ...; total. ... \$ 691.81

Subsequent year's assessments or premiums: Expense, \$6,738.91; mortuary, \$41,823.91; reserve, \$469.79; for other purposes: dues, \$7,278.04; equitation, \$2,513.90; total..... 58,324.55

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 59,016.36

Interest from mortgages, \$....; bonds and stocks, \$919.29; other sources, \$....; total..... 919.29

Rents (including \$.... for association's use of own buildings)..... None.

Profit on disposal of real estate, \$....; of securities, \$....; total .....	None.
From all other sources, viz.: Reinstatements, \$19.16; furniture, \$10; total.....	\$ 29.16
Total income during the year.....	\$ 59,964.81
Sum of both amounts.....	\$ 85,729.42

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 43,000.00
Endowments, \$...; old age benefits, \$....; disability, sick or accident benefits, none; total.....	None.
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$.....; for surrender values, \$.....; total .....	None.
Total paid to members.....	\$ 43,000.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$1,098.55; subsequent years, \$...; renewals, \$877.50; total .....	1,976.05
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	71.97
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, \$12,000; other compensation of officers, \$....; total .....	12,000.00
Salaries and other compensation of office employees.....	1,281.00
Medical examiners' fees, whether paid direct by members or otherwise.....	84.50
Taxes on premiums, \$.....; insurance department fees and licenses, \$161.14; municipal licenses, \$27.70; tax on franchise, \$...; total.....	188.84
Taxes on real estate and investment, \$....; expenses and repairs on real estate, \$....; total .....	None.
Rent (including \$497.70 for association's use of own buildings) less sub-leases.....	497.70
Furniture, \$....; legal expenses, \$...; advertising and printing, \$298.35; total.....	298.35
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz.: Office supplies, \$407.42; directors, \$151.16; traveling expense, \$39.60; interest, \$20.75; total .....	668.93
Total expenses, \$17,067.34.)	
Total disbursements .....	60,067.34
Balance .....	\$ 25,662.08

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total .....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$.....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), \$19,478.05; and stocks, \$....; total .....	\$ 19,478.05
Cash in office, \$663.78; deposited in banks: Bankers' National bank, \$4,520.26; Columbia National bank, \$999.99; total.....	6,184.03
Agents' debit balances, \$....; bills receivable, \$....; total.....	None.
Other assets .....	None.
Total .....	\$ 25,662.08
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance .....	\$ 25,662.08

## IOWA INSURANCE REPORT.

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## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$.....; on mortgages, .....; total .....	None.
Interest due, \$ ....; accrued, \$395; on other assets, .....; total. \$	395 00
Rents due, \$ ....; accrued, \$ ....; on property or lease, .....; total.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items: First year's premiums not due .....	605.00
Total non-ledger assets .....	1,000.00
Gross assets .....	\$ 25,662.08

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total.....	None.
Agents' debit balances not secured by bonds, \$ ....; bills receivable, not secured, \$.....; total .....	None.
Loans on personal security .....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total admitted assets.....	\$ 25,662.08

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$1,000; total.....	\$ 1,000.00
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$....; total.....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total .....	None.
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....	None.
Premiums or assessments paid before due.....	None.
All other liabilities.....	None.
Total liabilities.....	1,000 00
Balance to protect contracts .....	\$ 25,662.08
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 2,808.48
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	5,151 38
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	18,085.77
Interest fund (less amount thereof included in liabilities and in assets not admitted).....	1,829.12
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	1,787.28
Capital stock paid in.. .....	None.
Total special funds.....	\$ 25,662.08

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,485	\$1,485,000.00	51	\$ 51,000.00
Policies or certificates written or increased during the calendar year. ....	273	266,000.00	.....	.....
Total.....	1,758	1,751,000.00	51	51,000.00
Deduct decreased or ceased to be in force during year.....	181	141,000.00	6	6,000.00
Total policies or certificates in force last December 31st (end of year) .....	1,627	1,610,000.00	45	45,000.00
Losses and claims unpaid December 31st (beginning of year).....	1	2,000.00	.....	.....
Losses and claims incurred during the calendar year.....	32	42,000.00	2	2,000.00
Total.....	33	44,000.00	2	2,000.00
Losses and claims paid, scaled down and compromised during the year.....	32	43,000.00	.....	.....
Losses and claims outstanding unpaid December 31st (end of year).....	1	1,000.00	.....	.....
Premiums and assessments collected during year.....	.....	.....	.....	.....

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee. Contractual relation, consummated by payment of premium installment.

Give amount of annual dues, and how paid.

Answer. Four dollars and eighty cents per year on each \$1,000 insurance, if paid in advance; 20 cents additional on each installment, if paid otherwise.

Are these specified in policies or in by-laws?

Answer. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Three thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Sixty-five years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by all funds of the association and the reserved right to make additional calls if necessary. No endowment features, surrender value or dividends.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No right to scale claims.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. Not of the mortuary portion.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No. If the reserve fund exceed \$100,000, a surrender value of an equitable proportion of the same is promised on certificates in force ten or more years.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' tables—age at entry.

How are the emergency, reserve and special funds created, and for what purpose, and where deposited?

Answer. The reserve is created by setting aside 10 per cent of premium payments. To accumulate a fund for the protection of policy-holders. Bankers National bank, Chicago, Ill.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not computed.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice mailed thirty days prior to each meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*



### NORTHWESTERN LIFE ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DR. J. F. FORCE.

Vice-President, T. F. ALLEN.

Secretary, C. E. FORCE.

[Incorporated September 15, 1885, under co-operative life law. Approved March 19, 1886. Commenced business September 15, 1885.]

Home office, Minneapolis, Minn.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (including item of furniture and fixtures, \$6,010.61)..... \$ 200,030.14

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.  
 First year's assessments or premiums: Expense, \$13,740.58; mortuary, none; reserve, none; for other purposes, none; total.. \$ 43,740.58  
 Subsequent years' assessments or premiums: Expense, \$57,163.35; mortuary, \$107,977.69; reserve, \$33,220.07; for other purposes, none; total ..... 198,370.11  
 Medical examiners' fees paid by applicant..... 5,420.00

Total paid by members..... \$ 247,530.69  
 Interest from mortgages, \$1,633.26; bonds and stocks, \$488.46; other sources, \$1,498.68; total..... 3,620.50  
 Rents (including none for associations' use of own buildings).... 125.50  
 Profit on disposal of real estate, \$22 35; of securities, none; total 92 35  
 From all other sources, viz: Receiver of Bank of New England, \$375; change of policies, \$43.10; total..... 416 10

Total income during the year..... 251,787.14

Sum of both amounts..... \$ 451,817.38

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid, ..... \$ 109,550.00  
 Endowments, none; old age benefits, none; disability, sick or accident benefits, none; assessment from mortuary fund, \$188.23; total..... 188.23  
 Advanced payments returned to rejected applicants..... None.  
 Paid members for dividends, none; for surrender values, \$674.71; total..... 674.71

Total paid to members..... \$ 110,310.98  
 Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$34,763.90; subsequent years, \$16,621.81; total..... 51,375.21  
 Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 6,164.09  
 Salaries and allowances of managers and agents not paid by commissions..... 4,917.75  
 Salaries of officers, \$12,306; other compensation of officers, none; total..... 12,306.00  
 Salaries and other compensation of office employees. .... 6,721.48  
 Medical examiners' fees, whether paid direct by members or otherwise..... 6,409.75  
 Taxes on premiums, \$419.43; insurance department fees and licenses, \$1,072.16; municipal licenses, none; tax on franchise, none; total. .... 1,491 59  
 Taxes on real estate and investments, \$1,455.37; expenses and repairs on real estate, none; total..... 1,455.37  
 Rent (including none for association's use of own buildings) less sub-leases.... 1,425.00  
 Furniture, \$75; legal expenses, \$2,391.25; advertising and printing, \$1,865 69; total..... 4,331.94  
 Losses on disposal of real estate, none; of securities, \$0.00; total..... 9,000 00

All other items, viz: National convention, \$462.88; postage, \$2,-  
689.11; traveling expenses, \$2,775.93; actuary fees, \$440.59;  
agency expenses, \$500; Bank of New England, \$1,875; mortu-  
ary expenses, \$347.92; miscellaneous expenses, \$1,999.90; total \$ 11,092.24  
(Total expenses, \$116,781.02.)

Total disbursements .....	\$ 227,091.95
Balance.....	\$ 224,725.33

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$15,463.92; incumbered, none; total .....	\$ 15,463.92
Loans on mortgages of real estate, first liens, \$50,133.99; not first liens, none; total.....	50,133.99
Loans secured by pledge of bonds, stocks or other collateral....	5,800.00
Book value of bonds (excluding interest), none; and stocks, \$23,101; total .....	23,101.00
Cash in office, \$2,003.09; deposited in banks: Security, \$31,075.94; Scandia, \$188; Metropolitan, \$56,756.46; Minneapolis Savings and Loan, \$7,702.03; Farmers and Mechanics, \$3,123.33; total...	100,848.75
Agents' debit balances, \$12,819.31; bills receivable, \$1,091.58; furniture and fixtures, \$6,010.61; total .....	19,921.50
Other assets, viz: Certificate of deposit, Minneapolis Loan and Trust company, \$6,000; Citizens bank, \$663.51; Northern Trust company, \$1,800; with Missouri insurance department, \$1,000; total .....	9,462.51

Total .....	\$ 224,721.67
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Deduct ledger liabilities: Agents' credit balances, \$6.34; borrowed money, none; all other, none; total.....	6.34
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Total net ledger assets .....	\$ 224,725.33
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## NON-LEDGER ASSETS.

Interest due, \$545; accrued, \$616.50, on mortgages; total \$	1,161.50
Interest due, none; accrued, \$97.06, on other assets; total .....	97.06
Rents due, \$15; accrued, none, on property or lease; total .....	15.00

Total .....	\$ 1,273.56
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Market value of real estate over book value....None.

Market value of bonds (not including interest) and stocks over book value.....None.

Mortuary assessments due on last call made within sixty days on insurance in force.....	33,060.71
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Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for... None.

Other items..... None.

Total non-ledger assets.....	24,334.27
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Gross assets .....	\$ 250,059.60
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## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$6,010.61; supplies, printed matter, stationery, none; total .....	\$ 6,010.61
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Agents' debit balances not secured by bonds, \$12,819.31; bills receivable, not secured, \$1,091.58; total.....	13,910.89
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Loans on personal security.....None.

Excess of mortuary assessments over changes in liabilities on same account.....	16,310.71
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Depreciation in ledger assets to bring same to market value, if less than book value, real estate, \$5,200; stocks, \$2,801; total..	7,801.00
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Total .....	44,033.21
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Total admitted assets.....	\$ 215,026.39
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## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, \$7,000: total .....	\$ 7,000.00
Losses on stipulated premium policies, not adjusted, \$9,750; resisted, none; total .....	9,750.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total .....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	208.98
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total .....	None.
Premiums or assessments paid before due .....	None.
All other liabilities .....	None.
<b>Total liabilities.....</b>	<b>\$ 16,958.98</b>
Balance to protect contracts.....	\$ 198,067.41
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 23,775.56
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	168,045.73
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Maturity fund (less amount thereof included in liabilities and in assets not admitted) .....	2 703 63
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	3,542 49
Capital stock paid in .....	None.
<b>Total special funds .....</b>	<b>198,067.41</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year).....	10,939	\$15,326,650.00	775	\$ 1,243,250 00
Policies or certificates written or increased during the calendar year .....	2,710	3,488,550 00	59	69,000.00
<b>Total.....</b>	<b>13,649</b>	<b>18,794,200 00</b>	<b>834</b>	<b>1,312,250 00</b>
Deduct decreased or ceased to be in force during year .....	2,348	3,401,000 00	150	227,250.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>11,301</b>	<b>15,393,200 00</b>	<b>684</b>	<b>1,085,000.00</b>
Losses and claims unpaid December 31st (beginning of year).....	10	18,250.00	1	1,000.00
Losses and claims incurred during the calendar year .....	84	120,250 00	8	12,000.00
<b>Total.....</b>	<b>94</b>	<b>133,500 00</b>	<b>9</b>	<b>14,000 00</b>
Losses and claims paid, scaled down and compromised during the year .....	81	109,550.00	8	12,000.00
Losses and claims outstanding unpaid December 31st (end of year) .....	13	16,750.00	1	2,000.00
Premiums and assessments collected during year .....				15,253 92

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. Four dollars per \$1,000 insurance for general expenses included in premium.

Are these specified in policies or by-laws?

Answer. Policies and by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$10,000; minimum, \$250.

Give limiting ages for admission.

Answer. Ages, 18 to 60.

Do the certificates or policies out-standing specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. Guaranteed by assets of the association.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expense of collection and for special expense in protecting the funds

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No endowments; policies agree to return to member his pro rata share of unused reserve fund after fifteen years.

If so, are the amounts fixed?

Answer. No amount fixed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both to meet mortuary requirements.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables (seehe's) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates; to prevent increase in future cost; in banks and loaned on securities.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No computation.

What was the expected mortality, during the past year, on mean amount of insurance, according to the actuaries' table of mortality?

Answer. Ninety-seven dollars and two cents deaths.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Forty-nine thousand five hundred ninety-two dollars and fifty-three cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NORTHWESTERN LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, DANIEL J. AVERY.*

*First Vice-President, JAMES A. STODDARD.*

*Secretary, CHARLES A. CAMPWELL.*

*Second Vice-President, WM. HEINEMANN.*

[Incorporated, June 27, 1874, under general incorporation law. Approved April 18, 1872. Reincorporated, August 2, 1893, under an act to incorporate companies on the assessment plan, and approved June 24, 1893. Commenced business, July, 1874.]

Home office, Chicago, Ill.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$1,040,468.84

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$49,575.45; mortality, \$95,509.55; reserve, \$83,299.04; for other purposes, none; total.....

\$ 178,384.04

Subsequent year's assessments or premiums: Expense, \$358,703.21; mortality, \$1,556,652.89; reserve, \$250,971.41; for other purposes, \$1,568.78, recovered on indemnifying bond on loss paid in previous year; total.....

2,167,896.29

Delinquent charges.....

3,122.43

Total paid by members .....

\$2,349,412.76

Interest from mortgages, \$21,575; bonds \$17,144.21; other sources, \$2,793.70; total .....

41,512.91

Rents (including \$.... for association's use of own buildings).....

..... None.

Profit on disposal of real estate, \$....; of securities, \$ ....; total	None.
From all other sources .....	None.
Total income during the year .....	\$2,390,925.67
Sum of both amounts .....	\$2,431,304.51

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid .....	\$1,767,353.54
Endowments, \$ ....; old age benefits, \$ ....; disability, sick or accident benefits, \$4,250; total .....	4,250.00
Advanced payments returned to rejected applicants .....	None.
Paid members for dividends, none; for surrender values, none; total .....	None.

Total paid to members .....	\$1,771,603.54
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$115,298.52; subsequent years, \$10,787.82; total ..	126,086.34
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	18,638.20
Salaries and allowances of managers and agents not paid by commissions .....	48,788.34
Salaries of officers, \$17,663.20; other compensation of officers, \$3,000, board of trustees; total .....	49,663.20
Salaries and other compensation of office employees .....	82,631.49
Medical examiner's fees, whether paid direct by members or otherwise .....	11,886.00
Taxes on premiums, \$4,019.18; insurance department fees and licenses, \$2,156.24; municipal licenses, \$254.98; tax on franchise, \$30.97, personal property tax \$3.35; total .....	6,469.72
Taxes on real estate and investments, \$ ....; expenses and repairs on real estate, \$ ...; total .....	None.
Rent (including \$ ... for association's use of own buildings) less sub-leases .....	19,039.53
Furniture, \$451.57; legal expenses, \$5,831.95; advertising stationery and printing, \$11,301.45; total .....	17,584.97
Losses on disposal of real estate, \$ ....; of securities, \$ ...; total .....	None.
All other items, viz: Bonds redeemed, \$1,042.83; incidental and miscellaneous expense accounts, \$3,863.90; legislative committee, \$906.04; postage, \$3,406.19; refitting office, \$381.79; traveling expenses, \$15,466.03; Mutual Life underwriters' executive committee, \$973.09; suspense, \$184.35; surrendered policies, \$18,191.12; advance assessments, \$2,917.71; total .....	57,335.05
(Total expenses, \$433,062.83.)	

Total disbursements .....	\$2,204,666.37
Balance .....	\$1,226,728.14

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$ ....; total .....	None.
Loans on mortgages of real estate, first liens, \$608,900; not first liens, \$....; total .....	\$ 608,900.00
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) \$361,504.86; and stocks, \$ ....; total .....	361,504.86
Cash in office, \$1,475.21; deposited in banks, Globe National bank, \$31,596.31; Merchants National bank, \$68,410.76; Metropolitan National bank, \$56,974.45; total .....	158,466.73
Agents' debit balances, \$92,540.23; bills receivable, \$3,505.53; total .....	101,045.76
Other assets .....	None.
Total .....	\$1,226,807.35

Deduct ledger liabilities: Agents' and other credit balances, \$3,079.21; borrowed money, \$....; all other, \$....; total.....	\$ 3,079.21	
Total net ledger assets.....		\$1,236,738.14
NON-LEDGER ASSETS.		
Interest due, \$816.00; accrued, \$3,575.73, on mortgages; total.....	\$ 9,391.73	
Interest due, \$....; accrued, \$1,716.65, on other assets; total.....	1,716.65	
Rents due, \$.... accrued, \$...., on property or lease total.....	None.	
Total.....	\$ 11,108.38	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value.....	4,692.89	
Mortuary assessments due on last call made within sixty days on insurance in force.....	30,000.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for..	175,500.00	
Other items.....	None.	
Total.....	205,500.00	
Total non-ledger assets ...		221,302.27
Gross assets.....		\$1,448,039.41
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$ ....; total.....	None.	
Agents' debit balances not secured by bonds, \$74,458.15; bills receivable, not secured, \$3,505.53; total.....	\$ 82,963.68	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....	82,963.68	
Total admitted assets.....		\$1,365,075.73
NON-LEDGER LIABILITIES.		
Losses on stipulated premium policies, due and unpaid, \$1,000; adjusted, not due, \$12,100; total.....	\$ 13,100.00	
Losses on stipulated premium policies, not adjusted, \$63,500; resisted, \$19,500; total.....	83,000.00	
Losses on post mortem policies, due and unpaid, \$2,916.66; ad- justed, not due, \$195,200; total.....	198,116.66	
Losses on post mortem policies, not adjusted, \$165,500; resisted, \$10,000; total.....	175,500.00	
Present value future payments on installment policy claims (face \$5,000 discounted at per cent) .....	4,393.05	
.....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid. ....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis- sions, fees, etc., due or accrued. ....	None.	
Surrender value obligations due or accrued, \$....; dividend obli- gations due or accrued, \$....; total.....	None.	
Premiums or assessments paid before due .....	13,909.90	
Advance insurance on reserve fund on limited payment policies which are largely in excess over association's whole life rates of all premiums received on any form of advance limited pay- ment, or deposit policies and 4 per cent accumulated interest thereon.....	113,905.86	
All other liabilities, viz : Suspense.....	78.90	
Total liabilities.....		\$ 602,004.27
Balance to protect contracts.....		\$ 763,071.46

## Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 41,792.10
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	32,589.75
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Guarantee fund (less amount thereof included in liabilities and in assets not admitted) .....	424,235.65
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	263,444.86
Capital stock paid in .....	None.
Total special funds .....	\$ 763,062.36

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year) .....	40,104	\$115,272,000.00	660	\$ 1,106,500.00
Policies or certificates written or increased during the calendar year .....	4,342	11,968,900.00	41	69,500.00
Total .....	44,446	127,240,900.00	701	1,176,000.00
Deduct decreased or ceased to be in force during year .....	9,729	28,765,500.00	275	700,000.00
Total policies or certificates in force December 31st (end of year) .....	34,717	98,475,400.00	426	476,000.00
Losses and claims unpaid December 31st (beginning of year) .....	164	474,700.00	10	30,000.00
Losses and claims incurred during the calendar year .....	522	1,783,500.00	16	48,000.00
Total .....	686	2,258,200.00	26	78,000.00
Losses and claims paid, scaled down and compromised during the year .....	557	1,783,483.34	25	75,500.00
Losses and claims outstanding unpaid last December 31st (end of year) .....	129	474,716.66	1	2,500.00
Premiums and assessments collected during year .....				78,336.62
Delinquent charges .....				77.75

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. None.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifteen thousand to \$1,000.

Give limiting ages for admission.

Answer. Eighteen to 60 years, inclusive.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by contract right to levy assessments sufficient to meet claims. No endowment or other feature as part of such guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Promises to return advance payments made by members. Such advance are held in a special fund as a liability.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, both. As necessary.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Post mortem certificates according to contract and actual experience of company, stipulated premium policies, American experience tables, net premium plus contract loading for expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve and special funds created by advance payments by members for purposes specified in policy contract. Such funds invested in first mortgage securities. Emergency fund created from savings in expense invested in bonds and cash.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. Company makes valuation on limited payment policies. American 4 1/2 per cent.

What was the expected mortality during the past year on mean amount of insurance in force, according to actuaries' table of mortality?

Answer. Expected mortality, as above, \$1,902,247.

Are the officers and directors elected by the members?

Answer. Trustees elected by members; officers by trustees

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. At least twenty days before each meeting, by mail.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all policy-holders or members of the corporation or association?

Answer. Four hundred thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Increased assessment on post mortem policies.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## ODD FELLOWS ANNUITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, WILLIAM MUSSON.*

*Vice-President, J. T. GENEVA.*

*Secretary, C. H. BAKER.*

[Incorporated January 19, 1890. Commenced business, January 19, 1890.]

Home office, Des Moines, Iowa.

Capital.....None

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 23,435.25

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 11,294.00

First year's assessments or premiums: Expense, \$7,677.30; mortuary, \$2,559.10; reserve, \$....; for other purposes, \$....; total..... 10,236.40

Subsequent years' assessments or premiums: Expense, \$21,122.72; mortuary, \$32,005.84; reserve, \$....; for other purposes, \$....; total..... 53,128.56

Medical examiners' fees paid by applicant..... 1,240.00

Total paid by members..... \$ 75,898.96

Interest from mortgages, \$1,321.55; bonds and stocks, \$....; other sources, \$....; total..... 1,321.55

Rents (including \$.... for association's use of own buildings).....None.

Profit on disposal of real estate, \$....; of securities, \$....; total.....None.

From all other sources, viz: Advanced by officers..... 512.80

Total income during the year..... \$ 77,732.31

Sum of both amounts.. \$ 101,169.56

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 29,800.00

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$....; total.....None.

Advanced payments returned to rejected applicants.....None.

Paid members for dividends \$....; for surrender values, \$....; total.. ..None.

Total paid to members..... \$ 29,800.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$24,834.22; subsequent years, \$....; total..... 24,834.22

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 2,840.43

Salaries and allowances of managers and agents not paid by commissions. ....None.

Salaries of officers, \$5,000; other compensation of officers, \$....; total..... 8,000.00

Salaries and other compensation of office employees..... 1,989.00



Medical examiners' fees, whether paid direct by members or otherwise.....	\$ 1,800.50
Taxes on premiums, \$187.18; insurance department fees and licenses, \$380.55; municipal licenses, \$....; tax on franchise, \$....; total.....	567.73
Taxes on real estate and investments, \$71.25; expenses and repairs on real estate, \$....; total.....	71.25
Rent (including \$.... for association's use of own buildings) less sub-leases.....	400.00
Furniture, \$....; legal expenses, \$451.71; advertising and printing, \$1,217.70; total.....	1,669.41
Losses on disposal of real estate, \$....; of securities, \$....; total.....	None.
Advance by officers repaid.....	1,487.06
All other items, viz: Postage, \$680.00; traveling expense, \$611.83; contingent expense, \$593.05; total.....	1,884.88
(Total expenses, \$45,544.48.)	
Total disbursements.....	\$ 74,844.48
Balance.....	\$ 26,324.08

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$2,000.00; incumbered, \$....; total.....	\$ 2,000.00
Loans on mortgages of real estate, first liens, \$14,150.00; not first liens, \$....; total.....	14,150.00
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest), \$....; stocks, \$....; total.....	None.
Cash in office, \$....; deposited in banks: Citizens National bank, Des Moines, Iowa, \$10,174.08; total.....	10,174.08
Agents' debit balances, \$....; bills receivable, \$....; total.....	None.
Other assets.....	None.
Total.....	\$ 26,324.08
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance.....	\$ 26,324.08

## NON-LEDGER ASSETS.

Interest due, \$80.00; accrued, \$203.91, on mortgages; total.....	\$ 283.91
Interest due, \$....; accrued, \$...., on other assets; total.....	None.
Rents due, \$....; accrued, \$...., on property or lease; total.....	None.
Market value of real estate over book value.....	1,000.00
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	9,980.35
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	11,264.26
Gross assets.....	\$ 37,588.34

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$....; bills receivable, not secured, \$...., total.....	None.

Loans on personal security ..... None.  
 Depreciation in ledger assets to bring same to market value, if  
 less than book value.. ..... None.

Total admitted assets ..... \$ 37,588.34

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies due and unpaid, \$....;	
adjusted, not due, \$33,200.00; total.....	\$ 33,200.00
Losses on stipulated premium policies, not adjusted, \$....;	
resisted, \$ ....; total .....	None.
Losses on post mortem policies, due and unpaid, \$....; adjusted,	
not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$....; resisted,	
\$...; total.....	None.
Present value future payments on installment policy claims	
.....	None.
Disability, sick, accidents or other benefits, due or accrued	
remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com-	
missions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, \$...; dividend obli-	
gations due or accrued, \$....; total .....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums	
received on any form of advance limited payment, or deposit	
policies and 4 per cent accumulated interest thereon .None.	
All other liabilities: Advanced by officers.....	512.80
Total liabilities .....	\$ 33,712.80
Balance to protect contracts.....	\$ 3,875.54
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and	
in assets not admitted).....	\$ 3,559.73
Reserve fund (less amount thereof included in liabilities and in	
assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and	
in assets not admitted) .....	None.
General or expense fund (less amount thereof included in lia-	
bilities and in assets not admitted) .....	315.81
Capital stock paid in.....	None.
Total special funds.....	\$ 3,875.54

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	4,411	\$6,495,200.00	2,897	\$ 2,864,200 00
Policies or certificates written or increased during the calendar year.....	1,240	1,664,000.00	656	1,005,000.00
Total.....	5,651	8,159,200.00	3,553	4,569,200 00
Deduct decreased or ceased to be in force during the year.....	1,059	1,554,800.00	591	575,000.00
Total policies or certificates in force last December 31st (end of year)...	4,592	6,604,400.00	2,962	4,294,200.00
Losses and claims unpaid December 31st (beginning of year)...	44	38,500.00	33	26,750.00
Losses and claims incurred during the calendar year.....	14	24,000.00	10	15,600.00
Total.....	58	62,500.00	43	42,350.00
Losses and claims paid, scaled down and compromised during the year.....	20	20,300.00	17	17,700.00
Losses and claims outstanding unpaid last December 31st (end of year)	38	33,200.00	26	24,650.00
Premiums and assessments collected during year.....				

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. In division A, \$10 each applicant. In division B, single \$10 for \$1,000; \$14 for \$2,000; joint, \$10 per \$1,000, each person, and \$11 per \$2,000, each person. Paid to agent at time of application.

Give amount of annual dues, and how paid.

Answer. None collected.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Four thousand dollars in division A, and \$2,000 in division B.

Give limiting ages for admission.

Answer. Limit, 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in articles of incorporation; when mortuary receipts are not enough to pay death claims.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. In class A, amount of benefits graded according to age, and payments are fixed amounts without regard to age. In class B, graded payments, annual, semi-annual and quarterly, at approximately the actuaries' tables of mortality. And both classes are subject to increase.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. To pay death losses. By quarterly, semi-annual and annual payments. The excess of amount above that necessary to pay death claims goes to this fund. On deposit with auditor of state, \$10,850; balance in hands of treasurer.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No reserve computed.

Are the officers and directors elected by the members?

Answer. Directors are; officers are elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to annual election, by sealed letters to each member's address.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Five thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### PEOPLES ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. W. CRAIG.

Vice-President, GEO. A. QUIMBY.

Secretary, A. W. STILES.

[Incorporated May 13, 1895. Commenced business May 14, 1895.]

Home office, Des Moines, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1,220.73

## INCOME DURING YEAR.

Gross amount paid by members of the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 1,418.85
First year's assessments or premiums: Expense, \$....; mortuary, \$....; reserve, \$....; for other purposes, \$....; total.....	None.
Subsequent year's assessments or premiums: Expense, \$22.25; mortuary, \$1.845; reserve, \$....; for other purposes, \$....; total.....	2,767.25
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$ 4,185.90
Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$....; total.....	None.
Rents (including \$.... for association's use of own buildings).....	None.
Profit on disposal of real estate, \$....; of securities, \$....; total.....	None.
From all other sources.....	None
Total income during the year .....	\$ 4,185.90
Sum of both amounts.....	\$ 5,416.63

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	None.
Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$946.27; total.....	\$ 946.27
Advanced payments returned to rejected applicants .....	None.
Paid members for dividends, \$....; for surrender values, \$....; total.....	None.

Total paid to members .....	\$ 946.27
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$....; subsequent years, \$130; total.....	130.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	130.22
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, \$655.80; other compensation of officers, \$....; total .....	655.80
Salaries and other compensation of office employees.....	307.75
Medical examiners' fees, whether paid direct by members or otherwise .....	9.00
Taxes on premiums, \$....; insurance department fees and licenses, \$16.50; municipal licenses, \$....; tax on franchise, \$....; total.....	16.50
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total.....	None.
Rent (including \$120 for association's use of own buildings) less sub-leases.....	120.00
Furniture, \$....; legal expenses, \$....; advertising and printing, \$93.97; total.....	93.97
Losses on disposal of real estate, \$....; of securities, \$....; total .....	None.
All other items, viz.: Postage, \$190.72; traveling expenses, \$593.72; sundries, \$51.10; office supplies, \$27.75; total.....	863.29
(Total expenses, \$2,328.53.)	
Total disbursements.....	\$ 2,272.80
Balance.....	\$ 2,143.83

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total .....

None.

Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral....	None.
Book value of bonds (excluding interest), \$....; and stocks, \$....; total.....	None.
Cash in office, \$188.44; deposited in banks, \$1,955.80; total.....	\$ 2,143.83
Agents' debit balances, \$....; bills receivable, \$....; total.....	None.
Other assets.....	None.
Total.....	\$ 2,143.83
Deduct ledger liabilities: Agents' credit balances, \$....; bor- rowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets, as per balance.....	\$ 2,143.83

## NON-LEDGER ASSETS.

Interest due, \$ ....; accrued, \$ .... on mortgages; total .....	None.
Interest due, \$....; accrued, \$...., on other assets; total .....	None.
Rents due, \$ ....; accrued, \$....; total.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including int rest) and stocks over book value .....	None.
Other items.....	None.
Total non-ledger assets .....	None.
Gross assets.....	\$ 2,143.83

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$ ....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$ ..; bills receivable, not secured, \$....; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	None.
Total admitted assets.....	\$ 2,143.83

## NON-LEDGER LIABILITIES.

Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, \$....; dividend obli- gations due or accrued, \$ ....; total.....	None.
Premiums or assessments paid before due.....	None.
All other liabilities, viz.: Secretary's salary.....	\$ 192.48
Total liabilities.....	\$ 192.48
Balance to protect contracts.....	\$ 1,951.35

## Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Capital stock paid in.....	None.
Total special funds.....	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	308	\$ 831,750.00
Policies or certificates written or increased during the calendar year.....	877	728,850.00
Total.....	685	1,558,600.00
Deduct decreased or ceased to be in force during year.....	260	502,500.00
Total policies or certificates in force last December 31st (end of year).....	435	1,056,100.00
Losses and claims unpaid December 31st (beginning of year).....	1	275.00
Losses and claims incurred during the calendar year.....	32	671.27
Total.....	33	946.27
Losses and claims paid, scaled down and compromised during the year.....	33	946.27
Losses and claims outstanding unpaid last December 31st (end of year).....	None	None
Premiums and assessments collected during year.....		2,761.25

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid

Answer. Not to exceed \$5.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and \$100.

Give limiting ages for admission.

Answer. Age 18 to 65 years.

Do the certificates or policies outstanding specify a fixed amount to to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. One dollar of each quarterly payment and membership fees.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Quarterly.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. None.

Are the officers and directors elected by the members.

Answer. Directors; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before meeting, by mail.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the members?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Claims paid in full. No outstanding claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand, three hundred and five dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### PIQUA MUTUAL AID AND ACCIDENT ASSOCIATION

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. R. GEORGE.

Vice-President, J. B. BROOKINS.

Secretary, J. L. MCKINNEY.

[Incorporated January 10, 1882. Commenced business July 23, 1882.]

Home office, Piqua, Ohio.

Capital ... .. None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 41,715.80

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 3,501.38

First year's assessments or premiums: Annual dues, \$43,290.47;

mortuary, \$172,800.40; emergency, \$3,664.86; for other purposes,

\$ ; total..... 224,854.73

Subsequent year's assessments or premiums: Expense, \$.....;

mortuary, \$ .....; reserve, \$ .....; for other purposes, \$ .....;

total.....None.

Medical examiners' fees paid by applicant .....None.

Total paid by members..... \$ 228,356.11

Interest from mortgages, \$....; bonds and stocks, \$1,210.45; other

sources, \$....; total..... 1,210.45

Rents (including \$.... for association's use of own buildings)....

.....None.

Profit on disposal of real estate, \$....; of securities, \$....; total,

.....None.

From all other sources .....None.

Total income during the year..... \$ 229,566.56

Sum of both amounts. .... \$ 271,262.36



## DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$ 153,500.00
Endowments \$....; old age benefits, \$....; disability, or accident benefits, \$35,020; total ....	25,020.00
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends, \$....; for surrender values, \$....; total.....	None.
Total paid to members .....	\$ 177,520.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$1,635.84; subsequent years, \$ ....; total.....	1,635.84
Commissions paid or allowed for collecting assessments or premiums to banks or collectors. ....	4,618.91
Salaries and allowances of managers and agents not paid by commissions .....	16,259.26
Salaries of officers, \$4,800; other compensation of officers, \$ ....; total.....	4,800.00
Salaries and other compensation of office employees .....	3,992.81
Medical examiners' fees, whether paid direct by members or otherwise. ....	402.30
Taxes on premiums, \$....; insurance department fees and licenses, \$972.99; municipal licenses, \$....; tax on franchise, \$....; total. ....	872.99
Taxes on real estate and investments, \$ ....; expenses and repairs on real estate, \$....; total.....	None.
Rent (including \$300.00 for association's use of own buildings) less sub-leases.....	300.00
Furniture, \$....; legal expenses, \$123.00; advertising and printing, \$1,942.57; total.....	2,067.57
Losses on disposal of real estate, \$....; of securities, \$ ....; total .....	None.
All other items, viz.: Traveling expense, \$7,964.53; office expense, \$984.38; postage, \$1,875.00; premium on bonds \$214.98; total .....	10,558.89
Total expenses, \$45,409.07.)	
Total disbursements.....	\$ 222,929.07
Balance.....	\$ 48,258.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered \$....; total.....	None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds, excluding interest, \$....; and stocks, \$31,486.84; total.....	31,486.84
Cash in office, \$....; and deposited in banks: Piqua National bank, \$16,866.95; total.....	16,866.95
Agents' debit balances, \$ ....; bills receivable, \$....; total.....	None.
Other assets.....	None.
Total.....	\$ 48,353.29
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$....; all other, \$ ....; total .....	None.
Total net ledger assets, as per balance .....	\$ 48,353.29

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$ 262.00
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease .....	None.
Market value of real estate over book value .....	None.

Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	\$ 21,394 00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	\$ 21,169 50
Other items.....	None.
<b>Total non-ledger assets.....</b>	<b>\$ 42,915.50</b>
<b>Gross assets.....</b>	<b>\$ 91,268.79</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter and stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none, bills receivable, not secured, none; total.....	None.
Loans on personal security .....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	None.
<b>Total admitted assets.....</b>	<b>\$ 91,268.79</b>

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$1,000.00; adjusted, not due, \$13,000.00; total .....	\$ 14,000.00
Losses on stipulated premium policies, not adjusted, \$12,000.00; resisted, \$3,000.00; total. ....	15,000.00
Losses on post mortem policies, due and unpaid, \$ ....; adjusted, not due, \$ ....; total.....	None.
Losses on post mortem policies, not adjusted, \$ ....; resisted, \$ ....; total.....	None.
Present value future payments on installment policy claims. ....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$ ....; dividend obligations due or accrued, \$ ....; total. ....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	None.
All other liabilities.....	None.
<b>Total liabilities.....</b>	<b>\$ 29,000.00</b>
<b>Balance to protect contracts.....</b>	<b>\$ 62,268.79</b>
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 13,915.50
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted). ....	42,136.62
General or expense fund (less amount thereof included in liabilities and in assets not admitted).. ...	6,216.67
Capital stock paid in.....	None.
<b>Total special funds.....</b>	<b>\$ 62,268.79</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	12,478	\$18,349,000.00	136	\$ 251,000.00
Policies or certificates written or increased during the calendar year.....	1,540	1,904,500.00	123	161,500 00
Total.....	14,018	20,253,500 00	259	412,500 00
Deduct decreased or ceased to be in force during year. ....	1,848	2,531,000.00	63	98,500.00
Total policies or certificates in force last December 31st (end of year).....	12,170	17,722,500.00	196	314,000.00
Losses and claims unpaid December 31st (beginning of year).....	81	34,000.00	.....	.....
Losses and claims incurred during the calendar year.....	103	149,000.00	.....	.....
Total.....	124	183,000 00	.....	.....
Losses and claims paid, scaled down and compromised during the year. ....	105	154,000.00	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year).....	19	29,000.00	.....	.....
Premiums and assessments collected during year.....	.....	228,356.11	.....	3,464.44

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3, \$5, \$8, and \$10 on \$500, \$1,000, \$2,000 and \$3,000 certificates respectively; by the applicant.

Give amount of annual dues and how paid.

Answer. \$2, \$3, \$4 and \$5 on \$500, \$1,000, \$2,000 and \$3,000 certificates respectively, 10 per cent of which is collected on 10 of the annual calls.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred to three thousand dollars.

Give limiting ages for admission.

Answer. 18 to 55 years, \$2,000; 18 to 50 years, \$3,000.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. They do not.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Actual cost for issuing assessment notice and 5 per cent set aside for emergency fund and 15 per cent for expenses.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. We pay \$5 per week for each \$1,000 insurance for total disability, for a period not exceeding 26 weeks, from the mortuary fund.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed?

**Answer.** Assessments estimated on number of deaths which occur each month; our by-laws give us the right to assess on each death or accident loss if mortuary fund is insufficient to pay same.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

**Answer.** Emergency, from a percentage from the mortuary fund to guarantee the payment of claims in the event of extraordinary losses; Piqua National bank and bonds.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

**Answer.** Not computed.

Are the officers and directors elected by the members?

**Answer.** Yes.

Are notices of election sent to members?

**Answer.** Yes.

When and how?

**Answer.** By mail, 30 days before meeting.

Are proxies contained in applications?

**Answer.** Yes

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

**Answer.** No.

Is a medical examination required before issuing a policy or certificate to applicants?

**Answer.** Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

**Answer.** No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

**Answer.** Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

**Answer.** Twelve thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

**Answer.** No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

**Answer.** No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

**Answer.** No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### PREFERRED BANKERS LIFE ASSURANCE COMPANY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

**President,** FRANK E. ROBSON.

**Vice-President,** EUGENE A. SUNDERLIN.

**Secretary,** TRUMAN B. GOODSPEED.

[Incorporated June 28, 1893, under No. 187, public acts, 1897. Approved June 17, 1897, chapter 118, Howell's statutes, Vol. 3. Commenced business September 1, 1893.]

Home office, Detroit, Mich.

Capital.....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 30,269.95

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications ..... \$ 3,733.53

Guarantee deposits..... 4,708.84

First year's assessments or premiums: Expense, \$509.96; mortuary, \$1,834.47; reserve, none; for other purposes, \$328; advanced payments, ....; interest on guarantee notes, \$....; total ..... 2,573.43

Subsequent year's assessments or premiums: Expense, \$4,135.78; mortuary, \$13,875.28; reserve, \$....; for other purposes, \$....; total ..... 18,061.06

Medical examiners' fees paid by applicant ..... 246.00

Total paid by members ..... \$ 30,503.15

Interest from mortgages, \$....; bonds and stocks, \$....; other sources, \$ ....; total.....None.

Rents (including \$ ... for association's use of own buildings) .....None.

Profit on disposal of real estate, none; of securities, none; total .....None.

From all other sources, viz: Furniture and fixtures, \$13; dividends from defunct banks, \$32.70; total. .... 45.70

Total income during the year ..... 30,547.85

Sum of both amounts ..... \$ 60,817.80

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 17,000.00

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; guarantee deposits paid to beneficiaries of deceased members, ....; total ..... 378.00

Advanced payments applied ..... .98

Advanced payments returned to rejected applicants.....None.

Suspense fund returned ..... 5.50

Paid members for dividends, none; for surrender values, none; total .....None.

Total paid to members..... \$ 17,384.48

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$2,745.81; subsequent years, \$....; total..... 2,745.81

Commissions paid or allowed for collecting assessments to banks or collectors ..... 653.90

Salaries and allowances of managers and agents not paid by commissions..... 5,332.44

Salaries of officers, \$1,713.77; other compensation of officers, \$35.34; traveling expenses, ....; total..... 1,799.11

Salaries and other compensation of office employes ..... 482.76

Medical examiners' fees, whether paid direct by members or otherwise ..... 1,045.08

Taxes on premiums, none; insurance department fees and licenses, \$195; municipal licenses, none; tax on franchise, none; total..... 195.00

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total .....None.

Rent (including \$.... for association's use of own buildings), less sub-leases ..... 760.45

Furniture, \$....; legal expenses, \$491.09; advertising and printing, \$582.59; total..... 1,073.68

Losses on disposal of real estate or securities.....None.

All other items, viz: Loans paid, \$4,000; Underwriters Protective association, \$125; medical director, \$187.75; postage, \$553.28; defunct banks, \$70.35; sundry expenses, \$720.22; total..... \$ 5,656.60  
(Total expenses, \$15,694.83.)

Total disbursements.....	\$ 37,079.31
Balance.....	\$ 32,788.49

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....	None.
Loans on mortgages of real estate, first liens, \$.....; not first liens, \$.....; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral, .....	None.
Book value of bonds, \$ ...; and stocks, \$ ...; total, .....	None.
Cash in office, \$469.86; deposited in banks: Commercial bank, Port Huron, Mich., \$10,884.52; various depository banks, \$168.31; total .....	\$ 11,517.59
Agents' debit balances, \$ ....; bills receivable, \$ .....; total.....	None.
Other assets, viz: Guarantee notes against members in good standing.....	21,220.90
Total .....	\$ 32,788.49
Deduct ledger liabilities: Agents' credit balances, \$ ...; borrowed money, \$ ...; all other, \$ ...; total.....	None.
Total net ledger assets as per balance .....	\$ 32,788.49

## NON-LEDGER ASSETS

Interest due and accrued on mortgages .....	None.
Interest due and accrued on other assets.....	\$ 540.00
Interest due and accrued on property or lease.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	3,376.70
Other items.....	None.
Total non-ledger assets.....	3,916.70
Gross assets .....	\$ 36,655.19

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total .....	None.
Agents' debit balances not secured by bonds, \$...; bills receivable, not secured, \$.....; total .....	None.
Loans on personal security .....	None.
Excess of mortuary assessments over changes in liabilities on same account .....	376.70
Depreciation in ledger assets to bring same to market value....	None.
Total.....	376.70
Total admitted assets .....	\$ 36,978.49

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total .....	None.
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total.....	None.

Losses on post mortem policies, due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.
Losses on post mortem policies, not adjusted, \$3,000; resisted, \$.....; total.....	\$ 3,000.00
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued, \$ .....; dividend obligations due or accrued, \$ .....; total .....	None.
Premiums or assessments paid before due .....	223.00
All other liabilities.....	None.
<b>Total liabilities .....</b>	<b>\$ 3,223.00</b>
Balance to protect contracts .....	\$ 33,050.49
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 1,635.08
General or expense fund (less amount thereof included in liabilities and in assets not admitted)....	7,469.00
Guarantee fund .....	23,946.46
Capital stock paid in .....	None.
<b>Total special funds .....</b>	<b>33,050.49</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	2,642	\$ 2,642,000.00
Policies or certificates written or increased during the calendar year .....	614	614,000.00
<b>Total.....</b>	<b>3,256</b>	<b>3,256,000.00</b>
Deduct decreased or ceased to be in force during year. ....	510	510,000.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>2,746</b>	<b>2,746,000.00</b>
Losses and claims unpaid December 31st (beginning of year).....	2	2,000.00
Losses and claims incurred during the calendar year.....	15	15,000.00
<b>Total .....</b>	<b>17</b>	<b>17,000.00</b>
Losses and claims paid, scaled down and compromised during the year .....	17	17,000.00
Losses and claims outstanding unpaid last December 31st (end of year).....		
<b>Premiums and assessments collected during year. ....</b>		<b>20,405.49</b>

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Twenty-five cents for each year of member's age at date of entry for each \$1,000 insurance; paid in cash.

Give amount of annual dues, and how paid.

Answer. Three dollars per \$1,000 insurance; paid quarterly.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Ages 21 to 35 years, \$5,000; 35 to 40, \$4,000; 40 to 45, \$3,000; 45 to 50, \$2,000.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. May for emergency fund, according to by-laws.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assessments are computed upon the guarantee fund, which fund is composed of 50 cents for each year of member's age at date of entry for each \$1,000 insurance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Emergency fund created by assessments and deposited in Commercial bank of Port Huron, Mich., as a trust fund for the payment of death claims.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used?

Answer. None computed; maintain no reserve.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer. Thirty-one thousand seven hundred and fifteen dollars and twenty-five cents.

Are the officers and directors elected by the members?

Answer. Trustees are so elected; trustees elect the officers.

Are notices of election sent to members?

Answer. Yes.

Are proxies contained in applications?

Answer. No; except a few in early applications

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven thousand dollars for mortuary purposes.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same.

Answer. No.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the  
RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION.*

Organized under the laws of the State of Indiana made to the Auditor of State of  
the State of Iowa, pursuant to the laws thereof.

President, CHALMERS BROWN.

Secretary, WM. K. BELLIS.

[Incorporated June 14, 1889, under Indiana law. Commenced business, June, 1889.]

Home office, Indianapolis, Ind.

Capital. .... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 35,061.00

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents,  
without deductions for commissions or other expenses, as  
follows:

Membership fees required or represented by applications.. None.

First year's assessments or premiums: Expense, \$123,899.32;  
indemnity, \$123,483.61; reserve, none; for other purposes,  
none; total..... \$ 246,382.93

Subsequent year's assessments or premiums: Expense, \$.....;  
mortuary, none; reserve, none; for other purposes, none;  
total..... None.

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 246,382.93

Interest from other sources..... 276.96

Rents (including none for association's use of own buildings)

..... None.

Profit on disposal of real estate, none; of securities, none; total,

..... None.

From all other sources..... None.

Total income during the year..... \$ 246,659.79

Sum of both amounts..... \$ 261,740.79

## DISBURSEMENTS DURING YEAR.

Death claims paid and loss of limb ..... \$ 36,075.00

Endowments, none; old age benefits, none; disability or accident  
benefits, \$79,687.62; total..... 79,687.62

Advanced payments returned to rejected applicants. .... None.

Paid members for dividends, none; for surrender values, none;  
total ..... None.

Total paid to members ..... \$ 115,762.62

Commissions and fees retained by or paid or allowed to agents  
on account of fees, dues, assessments or premiums; total.... 61,224.83

Commissions paid or allowed for collecting assessments or pre-  
miums to banks or collectors.. 8,249.48

Salaries and allowances of managers and agents not paid by  
commissions.. 1,800.00

Salaries of officers, \$6,398.40; other compensation of officers, none;  
total..... 6,398.40

Salaries and other compensation of office employees..... 11,726.75

Medical examiners' fees, whether paid direct by members or  
otherwise ..... 1,661.50

Taxes on premiums and insurance department fees and licenses,  
\$2,224.10; municipal licenses, none; tax on franchise, none;  
total..... 2,224.10

Taxes, \$178.70; expenses and repairs on real estate, none; total.	\$ 178.70
Rent .....	1,943.34
Furniture, \$104.00; legal expenses, \$2,688.18; advertising and printing, \$4,408.84; total .....	7,201.63
Losses on disposal of real estate, none; of securities, none; total .....	None.
All other items, viz: Expense, \$4,849.79; postage, \$2,108.90; traveling, 5,091.44; total .....	12,060.13
(Total expenses, \$114,058.85)	
Total disbursements .....	\$ 229,821.47
Balance .....	\$ 51,919.32

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none total .....	None.
Loans on mortgages of real estate, first liens, \$ ....; not first liens, \$ ....; total .....	None.
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Book value of bonds (excluding interest, \$...), and stocks, none; total .....	None.
Cash in office, \$12,445.57; deposited in banks: Fletcher's bank, Indianapolis, Ind., \$19,181.77; total .....	\$ 31,627.34
Cash collected and in hands of railway auditors awaiting transmission .....	\$ 19,025.70
Less cost of collecting same .....	951.28—
18,074.42	
Agents' debit balances, \$1,217.56; bills receivable, none; total .....	1,217.56
Other assets, viz: Missouri insurance department .....	1,000.00
Total .....	\$ 51,919.32
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total .....	None.
Total net ledger assets as per balance .....	\$ 51,919.32

## NON-LEDGER ASSETS.

Accepted cash orders on railway paymasters and others. ....	\$ 163,505.66
Furniture, fixtures and supplies .....	3,500.00
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items .....	None.
Total non-ledger assets .....	\$ 167,005.66
Gross assets .....	\$ 218,924.98

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes, supplies, printed matter, and stationery .....	\$ 3,500.00
Agents' debit balances not secured by bonds, \$1,217.56; bills receivable, not secured, none; total .....	1,217.56
Loans on personal security .....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total .....	4,717.56
Total admitted assets .....	\$ 214,207.42

## NOW-LEDGER LIABILITIES.

Losses on post mortem policies, due and unpaid, none; adjusted, not due, \$5,850; total .....	\$ 5,850.00
Losses on post mortem policies, not adjusted, none; resisted, \$8,000; total .....	8,000.00
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued .....	None.
Premiums or assessments paid before due .....	None.
All other liabilities .....	None.
Total Liabilities .....	12,850.00
Balance to protect contracts. ....	\$ 200,357.42
Comprised under the following funds:	
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 100,173.71
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	100,173.71
Capital stock paid in .....	None.
Total special funds .....	\$ 200,357.42

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	15,014	\$19,162,000.00	895	\$ 998,950.00
Policies or certificates written or increased during the calendar year .....	17,432	21,442,900.00	928	1,014,550.00
Total .....	32,446	40,604,900.00	1,823	2,013,500.00
Deduct decreased or ceased to be in force during year .....	16,757	21,306,300.00	968	1,100,600.00
Total policies or certificates in force last December 31st (end of year) ..	15,689	19,298,600.00	835	914,900.00
Losses and claims unpaid December 31st (beginning of year) .....	7	11,000.00	None	.....
Losses and claims incurred during the calendar year .....	2,271	118,612.63	143	9,839.93
Total .....	2,278	120,612.63	143	9,839.93
Losses and claims paid, scaled down and compromised during the year .....	2,269	115,763.63	143	9,839.93
Losses and claims outstanding unpaid last December 31st (end of year) ..	9	13,850.00	None	.....
Premiums and assessments collected during the year .....				14,699.80

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. None.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars and \$500.

Give limiting ages for admission.

Answer. Twenty and sixty years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. Reserve fund accumulations.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount.

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, as ordered by board of management

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Basis of experience.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From cash surplus after paying claims and expenses, and from 50 per cent of accepted cash orders on paymasters and others. For protection of policy-holders. Fletcher's bank, \$18,425.88; railway paymasters and others, \$81,752.83.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Accident insurance. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Sixty-five thousand nine hundred and thirty-three dollars and two cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## SCANDINAVIAN MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, S. P. A. LINDAHL.*

*Vice-President, N. J. OLSEN.*

*Secretary, NELS NELSON.*

[Incorporated September 12, 1883, under general laws of Illinois. Approved June 18, 1883, and June 22, 1893. Reincorporated February 17, 1894. Commenced business October 28, 1883.]

Home office, Galesburg, Ill.

Capital .....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .... \$ 120,190.98

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..... \$ 6,632 50

First year's assessments or premiums: Expense, \$337.20; mortuary, \$2,901.10; emergency reserve, \$322.84; for other purposes, none; total..... 3,560.64

Subsequent year's assessments or premiums: Expense, \$16,202.59; mortuary, \$142,520.73; emergency reserve, \$15,835.64; for other purposes, none; total..... 174,558.96

Medical examiners' fees paid by applicant..... 1,202.00

Total paid by members..... \$ 185,954.10

Interest from mortgages, none; bonds and stocks, \$3,800; other sources, on deposits, \$788.45 total..... 4,588.45

Rents (including \$..... for association's use of own buildings)..... None.

Profit on disposal of real estate, none; of securities, appreciation of United States bonds, \$518.75; total..... 518.75

From all other sources, viz: Reinstatements, \$609.64; previous shortages, \$82.67; total..... 692.31

Total income during the year..... 191,753.61

Sum of both amounts..... \$ 311,944.54

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 139,800.00

Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total..... None.

Advanced payments returned to rejected applicants ..... None.

Paid members for dividends, none; for surrender values, none; total..... None.

Total paid to members..... \$ 139,800.00

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, admission fees, \$5,028; subsequent years, none; total.... 6,028.00

Commissions paid or allowed for collecting assessments or premiums, to banks or collectors..... None.

Salaries and allowances of managers and agents not paid by commissions..... 2,281.98

Salaries of officers, \$3,350; other compensation of officers, \$412.80; total.....	\$ 2,762.80
Salaries and other compensation of office employees.....	5,383.74
Medical examiners' fees, whether paid direct by members or otherwise .....	1,208.00
Taxes on premiums, \$11.90; insurance department fees and licenses, \$401.25; municipal licenses, none; tax on franchise, none; total.....	413 15
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$ ... for association's use of own buildings) less sub-leases.....	508.00
Furniture, \$41.03; legal expenses, \$70.32; advertising and printing, \$941.55; total.....	1,062.90
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Postage, \$3,108.48; lights, \$37.07; telephone, \$34; traveling expenses, \$67.86; miscellaneous, \$38.68; taxes and fees to national convention Life Underwriters, \$204.06; total.....	3,500.15
(Total expenses, \$24,133.72.)	
Total disbursements.....	\$ 163,933 72
Balance .....	\$ 148,010.83

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds, excluding interest, \$121,000; and stocks, none; total.....	\$ 121,000.00
Cash in office, \$736.20; deposited in bank: Galesburg National bank, \$26,396.38; total.....	27,132.58
Agents' debit balances, \$370.80; bills receivable, none; total.....	370.80
Other assets .....	None.
Total.....	\$ 148,532.38
Deduct ledger liabilities: Agents' credit balances, \$5; borrowed money, none; all other, advance assessments, \$507.56; total.....	512.56
Total net ledger assets, as per balance .....	\$ 148,010.83

## NON-LEDGER ASSETS.

Interest due, \$1,100; accrued on mortgages, none; total.....	\$ 1,100.00
Interest due, none; accrued on other assets, none; total .....	None.
Rents due, none; accrued on property or lease, none; total .....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	2,200.00
Mortuary assessments due on last call made (December 20, 1897), within sixty days on insurance in force .....	12,169.13
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....	None.
Other items.....	None.
Total non-ledger assets.....	16,469.13
Gross assets.....	\$ 164,479.96

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$ ....; total.....	None.	
Agents' debit balances, not secured by bonds, \$270.80; bills receivable, not secured, none; total.....	\$ 370.80	
Loans on personal security.....	None.	
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.	
Total.....		\$ 370.80
Total admitted assets.....		\$ 161,109.15

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.	
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.	
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.	
Losses on post mortem policies, not adjusted, \$20,500; resisted, none; total.....	\$ 20,500.00	
Present value future payments on installment policy claims.....	None.	
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	1,247.05	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.	
Premiums or assessments paid before due.....	None.	
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon... None.	None.	
All other liabilities.....	None.	
Total liabilities.....		\$ 21,747.05
Balance to protect contracts.....		\$ 142,362.10
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 11,591.07	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	128,713.07	
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	2,057.96	
Capital stock paid in.....	None.	
Total special funds.....		\$ 142,362.10

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	10,904	\$13,765,500.00	1,130	\$ 1,305,500.00
Policies or certificates written or increased during the calendar year.....	1,312	1,220,500 00	21	21,000.00
Total.....	12,116	14,986,000.00	1,151	1,326,500.00
Deduct decreased or ceased to be in force during year.....	416	502,500.00	42	41,500.00
Total policies or certificates in force last December 31st (end of year)..	11,700	14,483,500 00	1,109	1,285,000.00
Losses and claims unpaid December 31st (beginning of year).....	9	15,300 00	None	.....
Losses and claims incurred during the calendar year.....	108	145,000.00	9	12,000 00
Total.....	117	160,300 00	9	12,000.00
Losses and claims paid, scaled down and compromised during the year.....	103	139,800 00	7	9,000.00
Losses and claims outstanding unpaid last December 31st (end of year)	14	20,500 00	2	3,000.00
Premiums and assessments collected during year.....		178,119.60		16,570 59

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. From \$4 to \$10 is collected upon each application, according to amount of insurance, running from \$500 to \$3,000.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. The by-laws authorize the collection of 10 cents upon each \$1,000 of insurance for expenses with each assessment.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Three thousand dollars maximum; \$500 minimum.

Give limiting ages for admission.

Answer. Ages 18 to 53.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. The right is reserved to make assessments to cover all just claims. The association does not agree to pay any surrender values nor dividends, and does not issue endowment policies.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. There is no right reserved to scale down any just claim.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The right to levy extra assessments is reserved in both the by-laws and policies.



Upon what basis and manner are your regular assessments or premiums computed?  
 Answer. Assessments are based upon the American experience table together with the experience of this association.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside 10 per cent of all mortuary assets. For use in cases of excessive mortality. Deposited in Galesburg National bank and invested in United States bonds.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No computation made for reserve by anyone. Expected mortality, as per actuaries' table in general use, would be \$158,491.48.

Are the officers and directors elected by the members?

Answer. Yes; directors. Directors elect officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice of annual meeting sent to each member.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Fourteen thousand, one hundred and eight dollars and sixty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**SECURITY MUTUAL LIFE ASSOCIATION,**

Organized under the laws of the State of New York made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, WM. G. PHELPS.*

*First Vice-President, H. J. GAYLORD.*

*Secretary, CHARLES M. TURNER.*

*Second Vice-President, J. M. STONE.*

[Incorporated November 6, 1886, under chapter 175, laws of the State of New York.

Approved May 1, 1883. Commenced business January 3, 1887.]

Home office, Binghamton, N. Y.

Capital .....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 437,102.24

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications..None.

First year's assessments or premiums: Expense, \$180,850.92; mortuary, \$....; reserve, \$....; for other purposes, \$....; total..... \$ 180,850.92

Subsequent year's assessments or premiums: Expense, \$60,755.03; mortuary, \$179,825.24; reserve, \$68,252.58; for other purposes, \$....; total... 328,832.85

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 509,683.77

Interest from mortgages, \$13,235.65; bonds and stocks, \$1,697.10; other sources, \$736.95; total..... 15,631.70

Rents (including \$... for association's use of own buildings)..... 1,144.50

Profit on disposal of real estate, \$....; of securities, \$....; total.....None.

From all other sources, viz.: Exchange..... \$ 202.14

Total income during the year ..... \$ 526,712.11

Sum of both amounts..... \$ 963,814.35

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 172,747.08

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$312.50; total..... 312.50

Advanced payments returned to rejected applicants..... 94.38

Paid members for dividends, \$5,528.12; for surrender values, \$218.03; total..... 5,746.15

Total paid to members ..... \$ 178,900.11

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$174,717.38; subsequent years, \$11,025.24; total..... 185,742.62

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 12,621.19

Salaries and allowances of managers and agents not paid by commissions ..... 3,580.48

Salaries of officers, \$7,990.43; other compensation of officers, \$....; total..... 7,990.43

Salaries and other compensation of office employees..... 14,666.41

Medical examiners' fees, whether paid direct by members or otherwise..... 15,135.50

Taxes on premiums, \$1,439.86; insurance department fees and licenses, \$1,100.90; municipal licenses, paid by agents, \$....; tax on franchise, \$230.97; total..... 3,871.73

Taxes on real estate and investments, \$171.84; expenses and repairs on real estate, \$207.34; total..... 379.18

Rent (including \$... for association's use of own buildings) less sub-lease..... 5,098.97

Furniture, \$381.04; legal expenses, \$3,572.20; advertising and printing, \$5,679.66; total..... 9,633.90

Losses on disposal of real estate, \$....; of securities, \$....; total.....None.

All other items, viz.: Traveling, \$3,400.87; general office expense, \$6,728.14; postage, \$2,153.17; expense investigating risks, \$3,968.98; accrued interest, \$747.66; total..... 17,008.82

(Total expenses, \$275,178.23.)

Total disbursements..... \$ 454,078.34

Balance ..... \$ 509,736.01

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$9,906.45; incumbered, \$....; total.....	\$ 9,906.45
Loans on mortgages of real estate, first liens, \$241,100; not first liens, \$....; total.....	241,100.00
Loans secured by pledge of bonds, stocks, or other collateral....	1,500.00
Book value of bonds (excluding interest), \$111,000; and stocks, \$....; total.....	111,000.00
Cash in office, \$10,042.30; deposited in Mercantile National bank, New York City, \$17,430.59; Strong State bank, \$9,926.42; Okenango Valley, \$3,000; Susquehanna Valley, \$56,053.40; total....	96,451.71
Agents' debit balances, \$70,296.76; bills receivable, \$....; total....	70,296.76
Other assets.....	None.
Total.....	\$ 530,314.92
Deduct ledger liabilities: Agents' credit balances, \$20,578.91; borrowed money, \$....; all other, \$....; total.....	20,578.91
Total net ledger assets, as per balance.....	\$ 509,736.01

## NON-LEDGER ASSETS.

Interest due, \$710; accrued, \$2,960.59, on mortgages; total.....	\$ 3,670.59
Interest due and accrued on other assets.....	780.42
Rents due and accrued on property or lease.....	None.
Total.....	\$ 4,451.01
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	\$ 71,182.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets.....	\$ 75,632.01
Gross assets.....	\$ 585,368.02

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....	None.
Agents' debit balances not secured by bonds, \$14,596.09; bills receivable, not secured, \$....; total.....	14,596.09
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	\$ 14,596.09
Total admitted assets.....	\$ 570,772.93

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on stimulated premium policies, not adjusted, \$27,500; resisted, \$2,000; total.....	\$ 29,500.00
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....	None.
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....	None.
Present value future payments on installment policy claims (face \$42,086.00 discounted at 4 per cent).....	27,355.39
Disability, sick, accidents and other benefits, not due or accrued, remaining unpaid.....	None.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	\$ 9,632 12
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total .....	None.
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon..	None.
All other liabilities.....	None.
Total liabilities.....	\$ 76,487.41
Balance to protect contracts. ....	\$ 494,285 52
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 120,701.42
Reserve fund (less amount thereof included in liabilities and in assets not admitted)....	324,884.84
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	43,699 28
Capital stock paid in.....	None.
Total special funds.....	\$ 494,285.52

## EXHIBIT OF CERTIFICATES OR POLICIES

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	10,051	\$22,619,563.50	69	\$ 171,500 00
Policies or certificates written or increased during the calendar year .....	4,321	8,411,672.15	26	62,500.00
Total.....	14,372	31,031,235 65	95	234,000.00
Deduct decreased or ceased to be in force during year.....	3,339	7,706,597.65	49	124,500.00
Total policies or certificates in force last December 31st (end of year) .....	11,033	23,324,638 00	46	109,500.00
Losses and claims unpaid December 31st (beginning of year).....	8	64,666.66	.....	.....
Losses and claims incurred during the calendar year .....	86	210,397.65	.....	.....
Total.....	94	275,064.31	.....	.....
Losses and claims paid, scaled down and compromised during the year .....	81	173,069.58	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year).....	9	66,855 29	.....	.....
Premiums and assessments collected during year.....	.....	509,683 77	.....	1,946.93

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. No dues; expense element variable, and specified in policies.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five hundred dollars to \$12,000.

Give limiting ages for admission.

Answer. From age 20 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. Guaranteed by assets and assessments; no guaranteed dividend, surrender or endowment feature.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No; in such event it would rely upon its "safety clause" contained in policies.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Mortuary fund pays cost of inspecting risks and of investigating and adjusting claims.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both when necessary, in discretion of board.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Periodical premium, in advance, with "safety clause."

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From the net premiums, for the purpose of paying death claims in excess of the provision made in the mortuary fund.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used.

Answer. No reserve calculated.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Expected mortality, \$250,120; actually incurred, \$210,397.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, over five days before election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Only agency contracts, giving commissions and renewals on insurance done and in force.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Sixty-two thousand nineteen dollars and forty-five cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SOUTHWESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. S. HALBERT.

Vice-President, C. J. BURKART.

Secretary, H. E. KINNEY.

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Home office, Marshalltown, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 79,388.87

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.

First year's assessments or premiums: Expense, \$18,771.06; mortuary, included below; reserve, \$.....; for other purposes, \$.....; total..... \$ 18,771.66

Subsequent year's assessments or premiums: Expense, \$48,134.46; mortuary, \$35,370.70; reserve, \$14,558.25; for other purposes, \$6,302.15, special deposit fund; total..... 164,265.56

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 183,036.62

Interest from mortgages, \$3,879.61; bonds and stocks, \$....; other sources, \$....; total..... 3,879.61

Rents (including \$.... for association's use of own buildings)....None.

Profit on disposal of real estate, \$....; of securities.....None.

From all other sources.....None.

Total income during the year..... \$ 186,916.23

Sum of both amounts..... \$ 266,155.10

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... \$ 101,000.00

Endowments, \$....; old age benefits, \$....; disability, sick or accident benefits, \$....; total..... None.

Advanced payments returned to rejected applicants. ....None.

Paid members for dividends, \$....; for surrender values, \$702.07; total..... 702.07

Total paid to members..... \$ 101,702.07

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$22,674.84; subsequent years, \$3,210.34; total..... 25,885.18

Commissions paid or allowed for collecting assessments or premiums to banks or collectors .....	\$ 3,711.38
Salaries and allowances of managers and agents not paid by commissions .....	6,851.75
Salaries of officers: Secretary, \$8,399.92; other compensation of officers, \$...; total .....	8,399.92
Salaries and other compensation of office employees .....	4,178.33
Medical examiners' fees, whether paid direct by members or otherwise. ....	2,851.50
Taxes on premiums, \$78.57; insurance department fees and licenses, \$389.17; municipal licenses, \$70; tax on franchise, \$...; total. ....	537.74
Taxes on real estate and investments, \$...; expenses and repairs on real estate, \$...; total .....	None.
Rent (including \$375 for association's use of buildings) less sub-leases .....	375.00
Furniture, \$296; legal expenses, \$400.80; advertising and printing, \$2,822.46; total. ....	3,519.26
Losses on disposal of real estate \$....; of securities, \$...; total .....	None.
All other items, viz.: Miscellaneous office expenses, \$1,495.60; postage, express and telegrams, \$1,548.25; interest and exchange, \$31.67; bills payable, \$1,000; traveling expenses, \$1,438.11; cash advanced on account of organization repaid, \$3,700; agents' ledger balances charged off, \$1,639.24; total .....	10,842.87
(Total expenses, \$67,152.93).	
Total disbursements .....	\$ 168,855.00
Balance .....	\$ 97,300.10

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$...; total .....	None.
Loans on mortgages (of real estate mortgages, \$31,425; paving bonds, \$5,194.39; first liens, \$98,619.39; not first liens, \$...; total. ....	\$ 85,619.39
Loans secured by pledge of bonds, stocks, or other collateral. ....	None.
Book value of bonds (excluding interest, \$....; and stocks, \$...; total .....	None.
Cash in office, \$4,409.42; deposited in banks: Marshalltown State bank, \$1,188.29; total. ....	5,597.81
Agents' debit balances, \$4,324.78; bills receivable, \$....; total ...	4,324.78
Other assets, viz.: Cash deposited with insurance department of Missouri .....	1,000.00
Total .....	\$ 97,541.98
Deduct ledger liabilities: Agents' credit balances, \$341.88; borrowed money, \$...; all other, \$....; total .....	341.88
Total net ledger assets, as per balance .....	\$ 97,300.10

## NON-LEDGER ASSETS.

Interest due, \$320.15; accrued, \$866.61 on mortgages and paving bonds; total .....	\$ 1,186.76
Total .....	\$ 1,186.76
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	9,745.80

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for .....None.  
Other items.....None.

Total.....	\$ 9,745.80
Total non-ledger assets.....	\$ 10,884.56
Gross assets.....	\$ 108,284.66

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$....; supplies, printed matter, stationery, \$....; total.....None.  
Agents' debit balances not secured by bonds, \$4,324.78; bills receivable, not secured, \$....; total.....\$ 4,324.78  
Loans on personal security .....None.  
Depreciation in ledger assets to bring same to market value, if less than book value.....None.

Total.....	\$ 4,324.78
Total admitted assets.....	\$ 103,969.88

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$....; adjusted, not due, \$....; total.....None.  
Losses on stipulated premium policies, not adjusted, \$....; resisted, \$....; total.....None.  
Losses on post mortem policies, due and unpaid, \$....; adjusted, not due, \$....; total.....None.  
Losses on post mortem policies, not adjusted, \$....; resisted, \$....; total.....None.  
Present value future payments on installment policy claims .....None.  
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....None.  
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....None.  
Surrender value obligations due or accrued, \$....; dividend obligations due or accrued, \$....; total.....None.  
Premiums or assessments paid before due.....None.  
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon....\$ 12,071.87  
All other liabilities.....None.

Total liabilities.....	12,071.87
Balance to protect contracts.....	\$ 91,838.01

## Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....\$ 13,735.16  
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....76,893.07  
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....None.  
Special deposit fund (less amount thereof included in liabilities and in assets not admitted).....1,813.58  
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....306.23  
Capital stock paid in.....None.

Total special funds.....	\$ 91,838.01
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## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	8,644	\$12,548,500 00	5,487	\$ 8,399,000.00
Policies or certificates written or increased during the calendar year.....	2,649	4,524,250.00	1,854	2,324,100.00
Total.....	11,293	17,072,850.00	7,341	11,723,100.00
Deduct decreased or ceased to be in force during year.....	2,491	2,717,000.00	801	1,714,500.00
Total policies or certificates in force last December 31st (end of year).....	8,802	12,355,850.00	6,540	10,018,600.00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	58	106,500.00	28	43,000.00
Total.....	58	106,500.00	28	43,000.00
Losses and claims paid, scaled down and compromised during the year.....	58	106,500.00	28	43,000.00
Losses and claims outstanding unpaid last December 31st (end of year)....	None	None	None	None
Premiums and assessments collected during year.....				88,774.44

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. No entrance fee.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Two to six dollars. In both.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five hundred dollars to \$10,000. Fifteen to 65.

Do the certificates or policies outstanding specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such amount carries with it any dividend, surrender value, or endowment feature.

Answer. By emergency fund created for the purpose. No dividends. Surrender value on old line policies after ten years of amount to credit to policy. No endowment.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses. If so, what amount and under what circumstances?

Answer. Yes; 10 per cent for collecting and expense of protecting the funds from fraud.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are the amounts fixed?

Answer. No endowment policies. Limited payment policies are issued, having a surrender value after two years. Special deposit fund created for the purpose.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' table, loaded 25 per cent at age of 20 and increased 1 per cent with each additional age.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Emergency fund to meet deficiency. Special deposit fund to meet guarantee in limited payment policies. Auditor of state.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. One hundred and seventy-one thousand, nine hundred and eighty-six dollars and eight cents.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies are certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Ten thousand dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### UNITED STATES IMPLEMENT DEALERS ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, H. S. BLINN.*

*Secretary, HENRY COFFEE.*

[Incorporated July 1, 1897, under statute of Iowa. Commenced business July 21, 1897.]

Home office, Council Bluffs, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications....	\$ 151.00
First year's assessments or premiums, July 31, 1897 to Dec. 31, 1897: Expense, \$257.34; mortuary, none; reserve, none; for other purposes, \$606.00, accident claims; total.....	712.24
Subsequent years' assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....	None.
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 863.24
Interest from mortgages, \$.....; bonds and stocks, \$.....; other sources, \$.....; total.....	None.
Rents (including none for association's use of own buildings).....	None.
Profit on disposal of real estate, none; of securities, none; total.....	None.
From all other sources.....	None.

Total income during the year..	\$ 863.24
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Sum of both amounts.....	\$ 863.24
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## DISBURSEMENTS DURING YEAR.

Death claims paid.....	None.
Endowments, none; old age benefits, none; disability, sick or accident benefits, \$682.01; total.....	\$ 682.01
Advanced payments returned to rejected applicants.....	None.
Paid members for dividends none; for surrender values, none; total.....	None.
Total paid to members.....	\$ 682.01
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, \$14.00; subsequent years, none; total.....	14.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	None.
Salaries and allowances of managers and agents not paid by commissions.....	None.
Salaries of officers, \$75.00 to secretary; other compensation of officers, none; total.....	75.00
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Taxes on premiums, none; insurance department fees and licenses, none; municipal licenses, none; tax on franchise, none; total.....	None.
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including \$.... for association's use of own buildings) less sub-leases.....	None.
Furniture, \$25.00; legal expenses, none; advertising and printing, \$8.50; total.....	33.50
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Postage, \$40.00; medical examination of injuries, \$6.00; total.....	46.00
(Total expenses, \$168.50.)	
Total disbursements.....	\$ 850.51

Balance.....	\$ 12.73
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## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral, .....	None.
Book value of bonds (excluding interest), none; and stocks none; total .....	None.
Cash in office, none; deposited in banks: \$19 73, Council Bluffs Savings bank; total.....	\$ 12 73
Agents' debit balances, none; bills receivable, none; total, None.	
Other assets, .....	None.
Total.....	\$ 12 73
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets, as per balance.....	\$ 12 73

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages. ....	None.
Interest due, none; accrued, none; on other assets, none; total .....	None.
Rents due and accrued on property or lease..	None.
Total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value. ....	None.
Mortuary assessments due on last call made within sixty days assessment call due February 5, 1898, on insurance in force ..	\$ 792.00
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for. ....	None.
Regular semi-annual dues delinquent December 1, 1897, included in assessment call delinquent February 5, 1898. ....	396 00
Total non-ledger assets.....	1,188.00
Gross assets.....	\$ 1,200.73

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.. ....	None.
Excess of mortuary assessments over changes in liabilities on same account.. ....	\$ 592.00
Depreciation in ledger assets to bring same to market value, if less than book value.. ....	None.
Total.....	592 00
Total admitted assets.....	\$ 608.73

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total.....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total.....	None.

Present value future payments on installment policy claims .....	None.	
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	\$ 121.00	
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total.....	None.	
Premiums or assessments paid before due.....	None.	
All other liabilities, viz: Indemnity claims pending.....	200.00	
<b>Total liabilities .....</b>		<b>\$ 321.00</b>
<b>Balance to protect contracts.....</b>		<b>\$ 287.73</b>
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.	
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	287.73	
Capital stock paid in.....	None.	
<b>Total special funds.....</b>		<b>287.73</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force July 21, 1897.....	297	\$ 1,485,000.00
Policies or certificates written or increased during the calendar year.....	200	1,000,000.00
<b>Total .....</b>	<b>497</b>	<b>2,485,000.00</b>
Deduct decreased or ceased to be in force during year .....	101	505,000.00
<b>Total policies or certificates in force last December 31st (end of year).....</b>	<b>396</b>	<b>1,980,000.00</b>
Losses and claims unpaid July 21, 1897.....		
Losses and claims incurred during the calendar year .....	14	632.01
<b>Total .....</b>	<b>14</b>	<b>632.01</b>
Losses and claims paid, scaled down and compromised during the year.....	11	632.01
Losses and claims outstanding unpaid last December 31st (end of year).....	3	200.00
Premiums and assessments collected during year.....		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars.

Give amount of annual dues, and how paid.

Answer. Two dollars semi-annually.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Five thousand dollars.

Give limiting ages for admission.

Answer. Sixty years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Provided for in both certificate and articles of incorporation.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Have none.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days previous to annual meeting.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the family, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Seven hundred and ninety-two dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### UNITED STATES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* FRED. H. BROWN.

*Vice-President,* JOHN E. RICHARDSON.

*Secretary,* CHAS. W. GULDAGHER.

[Incorporated, February 5, 1884. Commenced business, February, 1886.]

Home office, Davenport, Iowa.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 82,380.84

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications	None.
First year's assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total	None.
Subsequent year's assessments or premiums: Expense, \$24,788.35; mortuary, \$74,934.03; reserve, none; for other purposes, guaranty fund, \$5,472.14; total	\$ 105,134.53
Medical examiners' fees paid by applicant	None.
Total paid by members	\$ 105,134.53
Interest from mortgages, \$411; bonds and stocks, none; other sources, \$990.80; total	1,401.80
Rents (including none for association's use of own buildings)	None.
Profit on disposal of real estate, none; of securities, none; total	None.
From all other sources, viz.: General fund	590.36
Total income during the year	\$ 107,126.69
Sum of both amounts	\$ 189,457.02

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid	\$ 73,800.00
Endowments, none; old age benefits, none; disability, sick or accident benefits, none; total	None.
Advanced payments returned to rejected applicants	None.
Guaranty fund returned beneficiaries of deceased members as per contract	62.00
Total paid to members	\$ 73,862.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, none; subsequent years, none; total	None.
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,941.81
Salaries and allowances of managers and agents not paid by commissions	6,600.00
Salaries of officers, \$3,600; other compensation of officers, none; total	6,600.00
Salaries and other compensation of office employees	4,384.67
Medical examiners' fees, whether paid direct by members or otherwise	77.00
Taxes on premiums, none; insurance department fees and licenses, \$33.75; municipal licenses, none; tax on franchise, none; total	33.75
Taxes on real estate and investments, \$284.20; expenses and repairs on real estate, \$16.50; total	300.70
Rent and light	1,968.15
Postage, \$744.21; legal expenses, \$3,576.73; advertising and printing, \$503.35; total	4,824.29
Losses on disposal of real estate, none; of securities, none; total	None.
All other items, viz.: Traveling expenses, \$1,332.16; exchange, \$10.89; express, \$36.71; telegrams, \$218.23; all other expenses, \$615.85; total	5,113.86
(Total expenses, \$31,823.73.)	
Total disbursements	\$ 105,695.73
Balance	\$ 83,771.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$12,478.66; incumbered, none; total.	\$ 12,478.66
Loans on mortgages of real estate, first liens, \$50,498.28; not first liens, none; total.	50,498.28
Loans secured by pledge of bonds, stocks or other collateral.	None.
Book value of bonds (excluding interest), none; and stocks, none; total.	None.
Cash in office, \$120.82; deposited in banks: Illinois Trust and Savings bank, Chicago, \$182.18; Citizens National bank, Davenport, Iowa, \$9,581.35; total.	9,887.35
Agents' debit balances, none; bills receivable, none; total.	None.
Other assets, viz: Guaranty fund notes	9,907.00
Total	\$ 82,771.29
Deduct ledger liabilities: Agents' credit balances, none, borrowed money, none; all other, none; total	None.
Total net ledger assets.	\$ 82,771.29

## NON-LEDGER ASSETS.

Interest due, \$6,974.40; accrued, \$181, on mortgages; total.	\$ 7,155.40
Interest due, none; and accrued, \$60, on other assets; total.	60.00
Rents due, none; accrued, none, on property or lease; total	None.
Market value of real estate over book value	None.
Market value of bonds (not including interest) and stocks over book value	None.
Mortuary assessments due on last call made within sixty days on insurance in force.	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	5,000.00
Other items	None.
Total non-ledger assets.	\$ 12,215.40
Gross assets	\$ 95,986.69

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total	None.
Loans on personal security	None.
Depreciation in ledger assets to bring same to market value, if less than book value.	None.
Guaranty fund notes of lapsed members.	\$ 9,307.00
Total	\$ 9,307.00
Total admitted assets	\$ 86,679.69

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total.	None.
Losses on stipulated premium policies, not adjusted, none; resisted, \$4,000; total.	\$ 4,000.00
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total	None.
Losses on post mortem policies, not adjusted, none; resisted, \$5,000; total.	5,000.00
Present value future payments on installment policy claims.	None.



Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total .....	None.
Premiums or assessments paid before due .....	\$ 271.20
Excess over association's whole life rates of all premiums received on any form of advance limited payments, or deposit policies and 4 per cent accumulated interest thereon .....	None.
All other liabilities .....	None.
<b>Total liabilities .....</b>	<b>\$ 2,271.20</b>
Balance to protect contracts. ....	\$ 77,408.40
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	\$ 6,050.00
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Guaranty fund (less amount thereof included in liabilities and in assets not admitted) .....	60,896.95
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	1,460.76
Capital stock paid in. ....	None.
<b>Total special funds .....</b>	<b>\$ 77,408.40</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THIS YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	4,409	\$7,037,000.00	274	\$ 491,750.00
Policies or certificates written or increased during the calendar year .....	2,075	2,084,000.00	117	120,250.00
<b>Total .....</b>	<b>6,484</b>	<b>9,121,000.00</b>	<b>391</b>	<b>612,000.00</b>
Deduct decreased, surrendered for re-writing and ceased to be in force during year .....	2,411	4,887,750.00	191	408,000.00
<b>Total policies or certificates in force last December 31st (end of year) .....</b>	<b>4,073</b>	<b>4,233,250.00</b>	<b>200</b>	<b>204,000.00</b>
Losses and claims unpaid December 31st (beginning of year) .....	22	37,000.00	.....	.....
Losses and claims incurred during the calendar year .....	65	116,000.00	2	5,000.00
<b>Total .....</b>	<b>87</b>	<b>153,000.00</b>	<b>2</b>	<b>5,000.00</b>
Losses and claims paid, scaled down and compromised during the year .....	81	144,000.00	2	5,000.00
Losses and claims outstanding unpaid last December 31st (end of year) .....	6	9,000.00	.....	.....
Premiums and assessments collected during year .....	.....	106,124.63	.....	7,175.05

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. None.

Give amount of annual dues, and how paid.

Answer. Limited to \$6 per \$1,000; have collected at rate of \$4 per \$1,000.

Are these specified in policies or in by-laws?

Answer. Specified in both policies and by-laws

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Six thousand dollars maximum, \$1,000 minimum.

Give limiting ages for admission.

Answer. Ages from 15 to 65, as provided by statutes of Iowa.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Cost of collecting and legal expenses protecting.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both by-laws and policies; in case of deficiency in mortuary fund.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Actuaries' or combined experience table of mortality.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary ratings 20 per cent to meet extraordinary death rate. With state auditor.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest and method used. What was the expected mortality during the past year, on mean amount of insurance in force, according to the actuaries' tables of mortality?

Answer.

Are officers and directors elected by the members?

Answer. Directors are. Officers are elected annually by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed with next preceding notice of bi-monthly call.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Thirteen thousand one hundred and fifty-nine dollars and three cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. Yes, in one instance, and then only on holders of post mortem or assessment certificates.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### UNITED STATES MERCANTILE INDEMNITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, P. H. SKINNER.

Vice-President, W. L. SHEPARD.

Secretary, EDMON G. BENNETT.

[Incorporated, June 16, 1897, under title IX Code 1873. Commenced business, June 16, 1897.]

Home office, Des Moines, Iowa.

Capital..... None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... None. .

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications . . . . .	\$ 1,316 00
First year's assessments: Expense, \$33.31; indemnity, \$633.*9; reserve, none; for other purposes, none; total . . . . .	667.20
Annual dues.....	1,094.03
Medical examiner's fees paid by applicant.....	None.

Total paid by members..... \$ 3,077 23

Interest from mortgages, none; bonds and stocks, none; other sources, none; total..... None.

Rents (including none for association's use of own buildings)..... None.

Profit on disposal of real estate, none; of securities, none; total..... None.

From all other sources, viz.: Advanced by directors..... 2,000.00

Total income during the year ..... \$ 5,077.23

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid. . . . . None.

Endowments, none; old age benefits, none; accident benefits, \$656 03; total.....	\$ 656.03
Advanced payments returned.....	8.05

Paid members for dividends, none; for surrender values, none; total..... None.

Total paid to members ..... \$ 664 08

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$1,280.50; subsequent years, none; total..... 1,280.50

Commissions paid or allowed for collecting assessments and dues to banks or collectors..... 85.85

Salaries and allowances of managers and agents not paid by commissions .....	\$ 669.37
Salaries of officers, none; other compensation of officers.....None.	
Salaries and other compensation of office employees.....	582.06
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Taxes on premiums, none; insurance department fees and licenses, \$25.00; municipal licenses, none; tax on franchise, none; total.....	25.00
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent .....	53 41
Furniture, none; legal expenses, none; advertising and printing, \$436.20; total.....	436.20
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz.: Traveling expenses, \$300.99; office supplies, \$20.80; postage, \$167.26; general expenses, \$21.51; total.....	580 56
Total expenses, \$3,712.95.)	
Total disbursements .....	\$ 4,377.03

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total .....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral ..	None.
Book value of bonds (excluding interest), none; and stocks, none; total .....	None.
Cash in office, \$17.46; deposited in banks: Valley National bank, \$664.11; total.....	\$ 681.57
Agents' debit balances, \$13.78; bills receivable, \$4.85; total.....	18 63
Other assets, .....	None.
Total .....	\$ 700.20
Deduct ledger liabilities: Agents' credit balances, none; borrowed money, \$2,000.00; all other, none; total.....	2,000.00
Total net ledger liabilities.....	\$ 1,299 80

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets.....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force .....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items.....	None.
Total non-ledger assets .....	None.

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total.....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total admitted assets.....	None.

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total .....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total .....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total .....	None.
Premiums or assessments paid before due .....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon ..	None.
All other liabilities .....	None.
Total liabilities .....	None.
Balance to protect contracts .....	None.
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Emergency fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted) .....	None.
Capital stock paid in .....	None.
Total special funds .....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	None	.....	None	.....
Policies or certificates written or increased during the calendar year .....	1,185	\$ 24,337.50	1,097	\$ 21,921.00
Total .....	1,185	24,337.50	1,097	21,921.00
Deduct decreased or ceased to be in force during year .....	498	10,758.00	468	9,378.00
Total policies or certificates in force last December 31st (end of year) .....	687	13,579.50	629	12,543.00
Losses and claims unpaid December 31st (beginning of year) .....	None	None	None	.....
Losses and claims incurred during the calendar year .....	23	632.53	21	627.53
Total .....	23	632.53	21	627.53
Losses and claims paid, scaled down and compromised during the year .....	22	632.53	21	627.53
Losses and claims outstanding unpaid last December 31st (end of year) .....	None	.....	None	.....
Premiums and assessments collected during year .....	1	627.20	1	624.50

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Two dollars and fifty cents cash.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Four dollars quarterly in advance. In articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Fifty dollars and \$7.50 per week for fifty-two weeks.

Give limiting ages for admission.

Answer. Age 18 to 80.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Five per cent for expense of collection.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, when needed.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. A percentage upon amount of weekly indemnity.

How are the emergency, reserve or special funds created, and for what purpose and where deposited?

Answer. Have none.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. No death benefit.

Are the officers and directors elected by the members?

Answer. Directors by members, officers by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Not applicable.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No death benefit.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. One thousand three hundred and twenty-two dollars and twenty cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## WESTERN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. FISHER.

Vice-President, JOHN W. WELLS.

Secretary, J. G. VAN ORMAN.

[Incorporated September 7, 1891. Commenced business September 8, 1891]

Home office, Marshalltown, Iowa.

Capital .....None.

## BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year..... \$ 2,255.50

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 416.31
First year's assessments or premiums: Expense, \$416.33; mortuary, \$847.58; reserve, none; for other purposes, none; total.	1,263.90
Subsequent years' assessments or premiums: Expense, none; mortuary, none; reserve, none; for other purposes, none; total.....	None.
Medical examiners' fees paid by applicant.....	None.

Total paid by members..... \$ 1,680.21

Interest from mortgages, bonds, stocks and other sources. None.

Rents (including none for association's use of own buildings).....

None.

Profit on disposal of real estate, none; of securities, none; total.....

None.

From all other sources, viz: Notes, \$272.83; paymaster's orders,

\$292.66; total..... 564.99

Total income during the year..... 2,245.20

Sum of both amounts..... \$ 4,500.70

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid..... None.

Endowments, none; old age benefits, none; disability, sick or accident benefits, \$1,025.12; total..... \$ 1,025.12

Advanced payments returned to rejected applicants..... None.

Paid members for dividends, none; for surrender values, none;

total..... None.

Total paid to members..... \$ 1,025.12

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.. 416.31

Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... None.

Salaries and allowances of managers and agents not paid by commissions..... None.

Salaries of officers, none; other compensation of officers, none;

total..... None.

Salaries and other compensation of office employees..... 144.00

Medical examiners' fees, whether paid direct by members or otherwise..... 21.00

Taxes on premiums, none; insurance department fees and licenses, \$13; municipal licenses, none; tax on franchise, none; total.....	\$ 13.00
Taxes on real estate and investments, none; expenses and repairs on real estate, none; total.....	None.
Rent (including none for association's use of own buildings) less sub-leases.....	96 00
Furniture, none; legal expenses, \$10 00; advertising and printing, \$106; total.....	116.00
Losses on disposal of real estate, none; of securities, none; total.....	None.
All other items, viz: Travelling expenses, \$135.50; postage, \$34.12; fuel and lights, \$16; old guarantee notes and orders canceled by lapse, \$1,301.45; total.....	1,487.07
(Total expenses, \$2,293.38.)	
Total disbursements .....	\$ 3,318.50
Balance.....	\$ 1,182.20

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds and stocks .....	None.
Cash in office, \$174; deposited in Marshalltown State bank, \$240.81; total .....	\$ 414.81
Paymasters' orders .....	292.66
Notes .....	272 33
Agents' debit balances, none; bills receivable, none; total.....	None.
Other assets, viz: Judgments on real estate. ....	202.40
Total.....	\$ 1,182.20
Deduct ledger liabilities.....	None.
Total net ledger assets, as per balance .....	1,182 20

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest due and accrued on other assets .....	None.
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value. .	None.
Market value of bonds and stocks over book value .....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	None.
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items .....	None.
Total non-ledger assets .....	None.
Gross assets.....	\$ 1,182.20

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, none; supplies, printed matter, stationery, none; total .....	None.
Agents' debit balances not secured by bonds, none; bills receivable, not secured, none; total .....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value .....	None.
Total.....	None.
Total admitted assets.....	\$ 1,182.20



## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on stipulated premium policies, not adjusted, none; resisted, none; total .....	None.
Losses on post mortem policies, due and unpaid, none; adjusted, not due, none; total .....	None.
Losses on post mortem policies, not adjusted, none; resisted, none; total .....	None.
Present value future payments on installment policy claims .....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid .....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued .....	None.
Surrender value obligations due or accrued, none; dividend obligations due or accrued, none; total .....	None.
Premiums or assessments paid before due .....	None.
All other liabilities .....	None.
Total liabilities .....	None.
Balance to protect contracts .....	\$ 1,182.20

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	260	\$ 241,400 00
Policies or certificates written or increased during the calendar year .....	205	261,150 00
Total .....	535	502,550 00
Deduct decreased or ceased to be in force during year .....	272	259,650 00
Total policies or certificates in force last December 31st (end of year) ..	263	242,900 00
Losses and claims unpaid December 31st (beginning of year) ..	None	None
Losses and claims incurred during the calendar year .....	46	1,025.12
Total .....	46	1,025.12
Losses and claims paid during the year .....	46	1,025.12
Losses and claims outstanding unpaid last December 31st (end of year) ..	None	None
Premiums and assessments collected during year .....	None	1,661.21

## MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Made in quarterly calls.

Give amount of annual dues, and how paid.

Answer. Paid; included in quarterly calls.

Are these specified in policies or in by-laws?

Answer. Specified in by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. One hundred dollars to \$5,000.

Give limiting ages for admission.

Answer. Sixteen to 65.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Twenty-five per cent of assessment premiums, according to articles of incorporation.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; by-laws.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Stated quarterly payments.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. None.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Before election; by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. No death claims.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Three hundred and three dollars and sixty-six cents.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### WESTERN MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* THOMAS RHODUS.

*Secretary,* CHARLES SCOTT JOHNSON.

*First Vice-President,* BIRCH F. RHODUS.

*Second Vice-President,* JOHN B. KIRK.

[Incorporated June 19, 1894. Approved June 22, 1893, chapter 73. Commenced business June 26, 1894.]

Home office, Chicago, Ill.

Capital ..... None.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 38,508.58

## INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications. None.  
 First year's assessments or premiums: Expense, \$187,145.81; mortuary, \$25,877.41; for other purposes, returned to rejected applicants, \$7,518.13; total ..... \$ 220,541.33  
 Subsequent year's assessments or premiums: Expense, \$12,526.88; mortuary, \$18,998.51; guarantee, \$20,441.21; for other purposes, \$....; total..... 51,964.80  
 Medical examiners' fees paid by applicant.. None.

Total paid by members ..... \$ 272,506.95  
 Interest from mortgages, \$ ....; bonds and stocks, \$ ....; other sources, \$511.47; total.. 511.47  
 Rents (including \$ ... for association's use of own buildings) ..... None.  
 Profit on disposal of real estate, none; of securities, none; total ..... None.  
 From all other sources. .... None.

Total income during the year ..... 273,017.42

Sum of both amounts..... \$ 311,528.00

## DISBURSEMENTS DURING YEAR.

Death claims or installments paid ..... \$ 16,875.00  
 Endowments, none; old age benefits, none; disability, sick or accident benefits, none; other benefits, none; total..... None.  
 Advanced payments returned to rejected applicants ..... 7,518.13  
 Paid members for dividends, none; for surrender values, \$1,464.95; total ..... 1,464.95

Total paid to members ..... \$ 26,858.08  
 Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$74,871.26; subsequent years, \$2,880.65; total ..... 77,751.91  
 Commissions paid or allowed for collecting assessments or premiums to banks or collectors..... 1,018.15  
 Salaries and allowances of managers and agents not paid by commissions ..... 55,592.60  
 Compensation of officers ..... 17,407.98  
 Salaries and other compensation of office employees..... 9,986.61  
 Medical examiners' fees, whether paid direct by members or otherwise..... 2,315.00

Taxes on premiums, none; insurance department fees and licenses, \$867.15; municipal licenses, none; tax on franchise, none; total ..... 867.15

Taxes on real estate and investments, none; expenses and repairs on real estate, none; total..... None.

Rent (including \$.... for association's use of own buildings) less sub-leases ..... 2,375.44

Furniture, \$1,279.48; legal expenses, \$1,982.38; advertising and printing, \$4,376.83; total..... 7,638.69

Losses on disposal of real estate, none; of securities, none; total ..... None.

All other items, viz : Library, \$62.75; postage, \$2,353.49; telegrams and telephone, \$958.50; miscellaneous expenses, \$1,653.22; incidental expenses, \$679.37; total..... 6,207.42

(Total expenses, \$188,661.24.)

Total disbursements..... \$ 214,518.23

Balance..... \$ 97,009.86

## LEDGER ASSETS.

Interest bearing loans being liens on policies and secured by advance deposits under policies, the deposits being reported as a liability.....	\$ 4,799.79
Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Loans on mortgages of real estate, first liens, none; not first liens, none; total.....	None.
Bills receivable, being liens on policies secured by advance deposits under policies, the deposits being reported as a liability.....	4,068.73
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), \$1,000; and stocks, none; total.....	1,000.00
Cash in office, \$3,374.63; deposited in banks: Hibernian Banking association, \$33,536.59; Chicago Title and Trust company, \$5,000; Milwaukee Avenue State bank, \$10,497.30; American Trust and Savings bank, \$5,000, all of Chicago, Ill.; total.....	61,398.43
Agents' debit balances, \$5,340.94; bills receivable (since paid, \$3,334.81; not paid, \$18,959.94), \$23,344.75; total.....	23,584.90
Other assets, viz: Interest bearing loans secured—liens on policies but not reported as a liability, \$4,046.28; open accounts, \$14.79; total.....	4,061.07
Total.....	\$ 103,902.99
Deduct ledger liabilities: Agents' credit balances, \$3,873.18; borrowed money, none; all other, \$1,308.33; applicants' advanced payments, policies in process of being written, \$3,314.80; total.....	6,896.31
Total net ledger assets, as per balance.....	\$ 97,006.68

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	None.
Interest accrued on other assets.....	\$ 1,131.20
Rents due and accrued on property or lease.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Mortuary assessments due on last call made within sixty days on insurance in force.....	832.45
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for.....	None.
Other items: Furniture and fixtures, \$2,236.40; supplies, printed matter, stationery, \$1,022.16; total.....	3,258.56
Total non-ledger assets.....	\$ 5,222.31
Gross assets.....	\$ 102,228.99

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$2,236.40; supplies, printed matter, stationery, \$1,022.16; total.....	\$ 3,258.56
Agents' debit balances not secured by bonds, \$2,326.57; bills receivable, not secured and not since paid, \$18,959.94; total....	21,186.51
Loans on personal security.....	None.
Interest bearing loans secured by liens on policies but not reported as a liability.....	4,046.28
Depreciation in ledger assets to bring the same to market value, if less than book value.....	None.
Total.....	28,491.35
Total admitted assets.....	\$ 73,737.54

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, none; adjusted, not yet due, none; total.....	None.
Losses on stipulated premium policies, not adjusted, \$3,000; resisted, none; total.....	\$ 3,000.00
Losses on post mortem policies due and unpaid, none; adjusted, not due, none; total.....	None.
Losses on post mortem policies not adjusted, none; resisted, none; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued, remaining unpaid.....	None.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	10,053.39
Surrender value obligations due or accrued, \$1,175 94; dividend obligations due or accrued, none; total.....	1,175.94
Premiums or assessments paid before due.....	None.
Excess over association's whole life rates of all premiums received on any form of advance limited payment, or deposit policies and 4 per cent accumulated interest thereon.....	37,942.00
All other liabilities.....	None.
Total liabilities.....	\$ 51,171.23
Balance to protect contracts.....	\$ 22,566.21
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	None.
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 14,562.45
Emergency fund (less amount thereof included in liabilities and in assets not admitted).....	None.
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	7,972.76
Capital stock paid in.....	None.
Total special funds.....	\$ 22,566.21

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,549	\$ 3,124,081.50	.....	.....
Policies or certificates written or increased during the calendar year.....	2,120	6,959,408.00	180	\$ 595,000.00
Total.....	3,669	10,083,489.50	180	595,000.00
Deduct decreased or ceased to be in force during year.....	802	1,976,277.50	2	5,500.00
Total policies or certificates in force last December 31st (end of year).....	2,867	8,107,162.00	178	539,500.00
Losses and claims unpaid December 31st (beginning of year).....	2	3,000.00	.....	.....
Losses and claims incurred during the calendar year.....	5	17,000.00	.....	.....
Total.....	7	20,000.00	.....	.....
Losses and claims paid, scaled down and compromised during the year.....	6	18,000.00	.....	.....
Losses and claims outstanding unpaid last December 31st (end of year).....	1	2,000.00	.....	.....
Premiums or assessments collected during year.....	.....	\$72,505.95	.....	21,116.25

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Have none other than regular premiums.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. Amount varies according to age of policy holders. Is specified in all policies being issued.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$7,500. Minimum, \$1,000. But there are about twelve old policies in existence for \$10,000 each.

Give limiting ages for admission.

Answer. Limited ages, 18 to 80 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value or endowment feature.

Answer. Amount is guaranteed by accumulated assets. Such guarantee does not include any dividend, surrender value or endowment feature.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. Does not issue endowment policies. No fixed cash payments to any living policy holder.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. In both to be levied when the experience of the corporation requires it.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Upon the actuarial rate of mortality with interest at 4 per cent based on age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Out of the regular periodical payments; deposited in bank.

What was the expected mortality during the past year on mean amount of insurance in force according to the actuaries' table of mortality?

Answer. Expected mortality cost by actuaries table was \$52,627.33. Our experience was 32 per cent of expected.

Are the officers and directors elected by the members?

Answer. Yes, but some officers are elected by the directors.

Are notices of election sent to members?

Answer. Notice is given only by publication in newspaper.

Are proxies contained in applications?

Answer. No, but at the bottom of the medical blank requiring a second signature if the proxy be given.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$14,593.45.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### WOODMEN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. O. FAULKNER.

Vice-President, A. R. TALBOT.

Secretary, C. E. SPANGLER.

[Incorporated July 8, 1890. Commenced business August 11, 1890.]

Home office, Lincoln, Neb.

Capital.....None.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 5,596.14

#### INCOME DURING YEAR.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications, retained by agents..... \$ 12,912.00

Assessments or premiums: Expense, \$11,693.08; mortuary, \$.....; reserve, \$.....; for other purposes, \$.....; total..... 11,693.08

Assessments or premiums: Expense, \$.....; benefit, \$23,175.15; reserve, \$.....; for other purposes, \$91.00 miscellaneous; total..... 26,266.15

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 50,871.23

Interest from mortgages, \$.....; bonds and stocks, \$.....; other sources, \$.....; total.....None.

Rents (including none for association's use of own buildings).....None.

Profit on disposal of real estate, \$.....; of securities, \$.....; total, .....None.

Total income during the year..... 50,871.23

Sum of both amounts..... \$ 56,467.37

#### DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....None.

Endowments, \$.....; old age benefits, \$.....; disability, sick or accident benefits, \$24,959.17; total.. \$ 24,959.17

Advanced payments returned to rejected applicants.....	\$	56.88
Paid members for dividends, \$....; for surrender values, \$....; total.....		None.
Total paid to members.....	\$	25,015.89
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$12,912.00, retained by agent; total.....		12,912.00
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....		None.
Salaries and allowances of managers and agents not paid by commissions .....		None.
Salaries of officers, \$3,955.00; other compensation of officers, \$....; total.....		3,955.00
Salaries and other compensation of office employees.....		1,978.85
Medical examiners' fees, whether paid direct by members or otherwise .....		None.
Taxes on premiums, none; insurance department fees and licenses, \$264.10; municipal licenses, \$ ....; tax on franchise, \$....; total .....		264.10
Taxes on real estate and investments, \$....; expenses and repairs on real estate, \$....; total.....		None.
Rent (including \$972.95 for association's use of own buildings) less sub-leases .....		972.95
Furniture, \$170.00; legal expenses, \$395.48; advertising and printing, \$455.05; total.....		1,020.53
Losses on disposal of real estate, \$....; of securities, \$....; total.....		None.
All other items, viz.: Postage, \$1,532.00; commission to agents, \$1,326.85; sundry expense, \$712.01; total.....		2,570.86
(Total expenses, \$24,574.09.)		
Total disbursements.....		49,590.08
Balance .....	\$	6,877.29

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$...; total.....		None.
Loans on mortgages of real estate, first liens, \$....; not first liens, \$....; total.....		None.
Loans secured by pledge of bonds, stocks, or other collaterals.....		None.
Book value of bonds (excluding interest), \$.....; and stocks, \$....; total.....		None.
Cash in office, \$ ....; deposited in banks: Columbia National bank, Lincoln, Neb., \$6,877.29; total .....	\$	6,877.29
Agents' debit balances, \$ ....; bills receivable, \$ ....; total.....		None.
Other assets.....		None.
Total .....	\$	6,877.29
Deduct ledger liabilities: Agents' credit balances, \$....; borrowed money, \$ ....; all other, \$ ....; total.....		None.
Total net ledger assets as per balance.....		6,877.29

## NON-LEDGER ASSETS.

Interest due and accrued, on mortgages .....	None.
Interest due and accrued, on other assets .....	None.
Rents due and accrued, on property or lease .....	None.
Market value of real estate over book value .....	None.
Market value of bonds and stocks over book value.....	None.



Benefit assessments due on last call made within sixty days on insurance in force.....	\$ 1,067.80
Total non-ledger assets.....	\$ 1,067.80
Gross assets.....	\$ 8,548.00

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$.....; supplies, printed matter, stationery, \$.....; total.....	None.
Agents debit balances not secured by bonds, \$.....; bills receivable, not secured, \$.....; total.....	None.
Loans on personal security.....	None.
Depreciation in ledger assets to bring same to market value, if less than book value.....	None.
Total.....	None.

## NON-LEDGER LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.
Losses on stipulated premium policies, not adjusted, \$.....; resisted, \$.....; total.....	None.
Losses on post mortem policies due and unpaid, \$.....; adjusted, not due, \$.....; total.....	None.
Losses on post mortem policies, not adjusted, \$.....; resisted, \$.....; total.....	None.
Present value future payments on installment policy claims.....	None.
Disability, sick, accidents or other benefits, due or accrued remaining unpaid.....	\$ 1,263.23
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	None.
Surrender value obligations due or accrued \$...; dividend obligations due or accrued, \$.....; total.....	None.
Premiums or assessments paid before due.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 1,263.23
Balance to protect contracts.....	\$ 7,284.87
Comprised under the following funds:	
Indemnity fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 1,590.55
Reserve fund and emergency fund (less amount thereof included in liabilities and in assets not admitted).....	5,093.61
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	250.12
Capital stock paid in.....	None.
Total special funds.....	\$ 6,977.28

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,055	\$9,603,800.00	476	\$ 848,800 00
Policies or certificates written or increased during the calendar year.....	4,304	6,225,300.00	583	788,000 00
Total.....	9,359	15,829,000.00	1,059	1,636,800 00
Deduct decreased or ceased to be in force during year.....	3,774	6,023,800 00	494	707,400.00
Total policies or certificates in force last December 31st (end of year)	5,585	9,815,200 00	565	869,400 00
Losses and claims unpaid December 31st (beginning of year).....	54	1,367.29		
Losses and claims incurred during the calendar year.....	750	26,890.73		
Total.....	804	28,258.02		
Losses and claims paid, scaled down and compromised during the year.....	683	24,959.17	65	3,623.23
Losses and claims outstanding unpaid last December 31st (end of year).....	121	3,298 85		
Premiums and assessments collected during year.....		37,868 23		4,235 06
Including membership fees.....		12,912.00		1,619 01

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars.

Give amount of annual dues, and how paid.

Answer. Two dollars every three months.

Are these specified in policies or in by-laws.

Answer. Specified in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Three thousand dollars to \$400.

Give limiting ages for admission.

Answer. Eighteen to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent may be used for collection and disbursement.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes; by-laws.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Assess for losses as we need it. Have made assessments quarterly. Never made an extra assessment.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Have reserve fund, \$5,036.61, saved from assessments. Deposited in Columbia National bank, Lincoln, Neb.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days previous; printed notice.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Eleven thousand, one hundred and seventy dollars.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

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**DETAILED STATEMENTS**  
**OF**  
**FRATERNAL BENEFICIARY SOCIETIES.**

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# ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

## ANCIENT ORDER OF UNITED WORKMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Grand Master, R. L. TILTON.

Grand Recorder, B. F. REHKOFF.

[Voluntary association. Organized November 27, 1873. Commenced business November 27, 1873.]-

Home office, Des Moines, Iowa.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 414.18

### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of certificate fees, charter and supplies.....	\$ 843.30
Dues for expenses, per capita tax, etc.....	17,557.40
Assessments: Mortuary, \$144,219.50; reserve, \$....; total.....	144,219.50
Medical examiners' fees paid by applicant.....	None.

Total paid by members..... \$ 162,620.20

Interest, \$...; rent, \$....; total..... None.

From all other sources..... None.

Total income during the year..... 162,620.20

Sum..... \$ 163,034.38

### DISBURSEMENTS DURING YEAR..

Death claims, \$120,000; permanent disability claims, \$....; total..\$ 120,000.00

Paid supreme lodge on relief call..... 19,127.68

Temporary disability, \$....; old age benefits, \$....; total... None.

Payments returned to applicants or members..... None.

Total beneficiary fund disbursed..... \$ 139,127.68

Salaries paid or allowed to deputies for organization of subordinate bodies, and building up others..... 3,587.61

Per capita tax supreme lodge..... 1,118.68

Salaries of managers and agents not paid by commissions None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 4,652.27

Amount paid to each: Grand master, \$1,568.75; grand recorder, \$2,499.96; grand receiver, \$200; standing committees, \$383.56.

Salaries and other compensation of office employees..... None.

Mortuary assessment paid for totally disabled members..... 18.00

Medical examiners' fees, paid subordinate medical examiners, \$..; medical salaries or fees paid supreme or grand medical supervisors, \$.... (all paid by subordinate lodges); total..... None.

Rent, \$300; taxes, \$....; advertising and printing blanks and stationery, \$348.63; total .....	\$ 1,148.63
All other items, viz.: Postage, express, and telegraph, \$347.16; legal expenses, \$347.71; grand lodge session, \$2,985.42; official publication, \$2,175.25; insurance departments, \$....; miscellaneous, 199.90; total .....	6,008.44
Stock supplies, \$454.90; loaned Grand Lodge Degree of Honor, \$400; total .....	854.90
(Total expenses, \$16,983.42.)	
Total disbursements .....	\$ 156,511.10
Balance .....	\$ 6,523.33

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$ ...; total.....None	
Mortgage loans on real estate, first liens, \$ ...; other than first, \$.... total.....None.	
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Book value of bonds (excluding interest), \$ ...; and stocks owned absolutely, \$....; total.....None.	
Agents' or personal debit balances, \$....; bills receivable, \$ ...; total.....None.	
Cash in office, ....; deposited in banks: Washington National bank, Washington, Iowa; total .....	\$ 6,523.33
Total .....	\$ 6,523.33
Deduct ledger liabilities: Personal or agents' credit balances, \$....; borrowed money, \$....; all other, \$ ...; total.....None.	
Total net ledger assets, as per balance.....	\$ 6,523.33

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$ ...; total.....None.	
Rents due, \$....; accrued, \$.....; total.....None.	
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessments actually collected by subordinate bodies not yet turned over to grand lodge.....	\$ 8,000.00
Total non-ledger assets .....	\$ 8,000.00
Gross assets.....	\$ 14,523.33

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, \$ ...; bills receivable unsecured, \$ ...; total.....None.	
Depreciation of ledger assets to bring same to market value .....	None.
Total.....	None.

## NON-LEDGER LIABILITIES.

Losses due and unpaid, \$ ...; not yet due, \$ ...; total ....None.	
Losses in process of adjustment, or reported, \$8,000; resisted, \$....; total .....	\$ 8,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued....	None.
Advance assessments, \$ ...; bonus or dividend obligations, \$ ...; total.....None.	
All other liabilities .....	None.
Total liabilities.....	\$ 8,000.00
Balance to protect contracts.....	\$ 6,523.33

## Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 3,796.57
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	\$ 2,726.66
Total special funds.....	\$ 6,523.23

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	9,200	\$18,400,000.00
Policies or certificates written or increased during the calendar year.....	1,056	2,074,000.00
Total.....	10,256	20,474,000.00
Deduct decreased or ceased to be in force during the year.....	466	980,000.00
Total policies or certificates in force last December 31st (end of year).....	9,791	19,544,000.00
Losses and claims unpaid December 31st (beginning of year).....	7	14,000.00
Losses and claims incurred during the calendar year.....	57	114,000.00
Total.....	64	128,000.00
Losses and claims scaled down, compromised or paid during the year.....	60	120,000.00
Losses and claims unpaid December 31st (end of year).....	4	8,000.00
Assessments collected during year.....	14	144,219.50

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Paid to subordinate lodges.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount of dues regulated by subordinate lodge; per capita tax, 50 cents per quarter.

When and how much of this is transferred to supreme body?

Answer. Paid to grand lodge \$17,557.40.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$1,000.

Give limiting ages for admission.

Answer. Over 18, and under 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Fraternal obligation pledge payment in full.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays mortuary assessments for members who have been totally disabled for five years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. The latter.



If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Not used.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes; officers are elected annually at grand lodge by representatives from subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not limited.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. It has always paid in full and has the ability to continue to do so.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa 123 lodges. This order does its business by separate state jurisdictions.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two; \$1,000 and \$2,000.

Number of members in each class?

Answer. Thirty-eight and 9,753.

Number and kind of claims for which assessments have been made.

Answer. Assessments are made on the members in advance and calls are made on the lodges for assessments collected whenever the beneficiary fund in the hands of the grand lodge falls below \$4,000.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the  
AMERICAN GUILD,*

Organized under the laws of the State of Virginia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Governor, CHAS. T. O'TERRILL.*

*Supreme Vice-Governor, BEVERLY T. CRUMP.*

*Secretary, S. GALESKI.*

[Incorporated, January 10, 1890, under legislative acts. Approved, January 10, 1898.  
Voluntary association. Commenced business, February 12, 1890.]

Home office, Richmond, Va.]

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 172,342.57

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees. Collected by organizers. No account kept at this office.

Dues for expenses, per capita tax, etc. No expense assessment made.

Assessments: Mortuary, regular monthly ..... \$ 115,483.09

Medical examiners' fees paid by applicant. No record kept in this office.

Total paid by members..... \$ 115,483.09

Interest, \$1,834.97; rent and dividends, \$3,353.98; total..... 5,188.95

From all other sources, viz.: Printing, change of certificates, exchange and sick benefit accounts..... 2,174.97

Total income during the year..... \$ 122,846.91

Sum..... \$ 205,188.98

## DISBURSEMENTS DURING YEAR.

Death claims, \$43,000; permanent disability claims, none; total. \$ 43,000.00

Temporary disability, \$1,960; old age benefits, none; total..... 1,960.00

Payments returned to applicants or members.. 87,079.99

Total paid to members..... \$ 82,039.99

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 19,701.86

Salaries of managers and agents not paid by commissions..None.

Total amount of salaries, fees per diem, mileage and expenses paid to officers, \$7,837.84.

Amount paid to each: Supreme governor, \$1,200; supreme vice-governor, \$600; supreme treasurer, \$600; secretary, \$4,200; supreme executive committee, \$737.84.

Salaries and other compensation of office employees..... 2,244.00

Medical examiners' fees, paid subordinate medical examiners: Paid direct; no account kept in this office. Medical salaries or fees paid supreme or grand medical supervisors.....None.

Rent, \$500; taxes, \$78.06; advertising and printing, \$3,086.15; total 3,664.21

All other items, viz.: Postage, express and telegraph, \$996.70; legal expenses, none; governing bodies, \$110; official publication, \$865.50; insurance departments, \$428.56; miscellaneous, \$3,866.70; office fixtures, \$25; chapter supplies, \$113.24; general fund, \$1,099.79; protest and exchange, \$96.42; total.... 7,121.91

Total disbursements..... \$ 122,109.81

Balance..... \$ 173,079.17

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$7,982.38; incumbered, none; total..... \$ 7,982.38

Mortgage loans on real estate, first liens ..... 36,822.25

Loans secured by pledge of bonds, stocks, or other collateral ... 56,568.96

Book value of bonds (excluding interest), and stocks owned absolutely ..... 45,097.16

Agents' or personal debit balances, none; bills receivable, none; total.....None.

Cash in office, none; deposited in bank: Citizens bank, \$9,570.54;

Metropolitan bank, \$11,752.88; total..... 21,323.42

Sick benefits charged members in good standing ..... 5,285.00

Total .. \$ 173,079.17

Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total...None.

Total net ledger assets..... \$ 173,079.17

## NON-LEDGER ASSETS.

Interest due and accrued.....None.

Rents due and accrued.....None.

Market value of real estate over book value.....None.  
 Market value of bonds (not including interest) and stocks over book value  
 .....None.  
 Assessments actually collected by subordinate bodies not yet turned over  
 to supreme body.....None.  
 Total non-ledger assets.....None.

Gross assets ..... \$ 173,079.17

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc....  
 .....None.  
 Personal or agents' debit balances unsecured, none; bills receivable, unse-  
 cured, none; total.....None.  
 Excess over liabilities .....None.  
 Depreciation in ledger assets to bring same to market value.....None.  
 Total... ..None.

Total admitted assets..... \$ 173,079.17

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total.....None.  
 Losses in process of adjustment or reported, none; resisted, none; total...  
 .....None.  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued  
 .....None.  
 Advance assessments, none; bonus or divided obligations, none; total.....  
 .....None.  
 All other liabilities.....None.  
 Total liabilities.....None.

Balance to protect contracts..... \$ 173,079.17

## Comprised under the following funds:

Mortuary benefit funds (less amount thereof included in liabili-  
 ties and assets not admitted)..... \$ 143,105.68  
 Reserve (less amount thereof included in liabilities and assets  
 not admitted)... .. 30,973.55  
 Emergency (less amount thereof included in liabilities and  
 assets not admitted).....None.  
 Expense (less amount thereof included in liabilities and assets  
 not admitted) .....None.

Total special funds..... \$ 173,079.17

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	3,183	\$ 3,845,500
Policies or certificates written or increased during the calendar year .....	1,984	2,543,500
Total.....	5,118	6,390,000
Deduct decreased or ceased to be in force during the year .....	1,436	1,830,000
Total policies or certificates in force December 31st (end of year) .....	3,680	4,560,000
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	29	43,000
Total.....	29	43,000
Losses and claims scaled down, compromised or paid during the year .....	29	43,000
Losses and claims unpaid December 31st (end of year) .....	None	None
Assessments collected during year.....		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Collected by organizer and no account of it kept by the supreme chapter.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Ten cents per month on each \$1,000 of a certificate represents chapter dues and is retained by local chapters.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars to \$5,000.

Give limiting ages for admission.

Answer. Fifty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Amount fixed in certificate.

If so, state how the amount is guaranteed. Does your insurance contain any dividend feature?

Answer. Regular monthly assessments are collected; reserve fund set aside, and special assessments can be called in case of necessity.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, mortuary and old age; benefits payable after seventy years to the member; death benefits to family or dependent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; assessments levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Mortuary and old age benefits; \$1.25 to \$12.50 per week advanced in case of sickness for six weeks in a year, and deducted from certificate at old age or death.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. To limit assessments, as far as possible, to twelve a year; 25 per cent of mortuary and old age fund is set aside in Metropolitan bank, of Richmond, Va.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially, by supreme chapter.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Limited only by actual needs to meet obligations in full.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Certificates cannot be assigned or pledged.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 4; New Jersey, 1; Pennsylvania, 13; Maryland, 4; District

of Columbia, 4; Virginia, 46; West Virginia, 3; North Carolina, 9; South Carolina, 7; Georgia, 29; Alabama, 11; Mississippi, 1; Florida, 2; Louisiana, 1; Tennessee, 24; Kentucky, 1; Illinois, 2; Missouri, 4; Ohio, 1; Kansas, 1; Indiana, 1; Arkansas, 22; Texas, 9; Washington, 1; Colorado, 4; Canada, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. We made no calculation.

Has the association more than one class? If so, how many, and amount of indemnity in each?

Answer. Mortuary and old age.

Number and kind of claims for which assessments have been made.

Answer. Twelve regular monthly assessments.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### BROTHERHOOD OF AMERICAN YEOMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. W. NORTON.

Vice-President, J. E. PAUL.

Secretary, A. L. BROWNE.

[Incorporated December 18, 1897, under chapter 21 of Twenty-sixth General Assembly Approved April 3, 1896, chapter 21. Voluntary association, organized December, 1896. Commenced business February 25, 1897.]

Home office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	6,033.00
Dues for expenses, per capita tax, etc.....		703.50
Assessments: Mortuary, \$604.30; reserve, \$799.10; total.....		1,603.40
Medical examiners' fees paid by applicant.....		1,518.00

Total paid by members..... \$ 9,857.90

Interest, \$....; rent, \$....; total.....None.

From all other sources, viz: Advance made by castle officers... 3,000 00

Total income during the year..... \$ 12,857.90

#### DISBURSEMENTS DURING YEAR.

Death claims, \$....; permanent disability claims, \$....; total....

.....None.

Temporary disability, \$300; old age benefits \$....; total..... 200 00

Payments returned to applicants or members..... 481 00

Total paid to members..... \$ 681.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 5,552.00

Salaries of managers and agents not paid by commissions....

.....None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....None.

Amount paid to each.....	None.	
Salaries and other compensation of office employes.....	\$ 250.00	
Medical examiners' fees paid subordinate medical examiners, \$1,012.00; medical salaries or fees paid supreme or grand med- ical supervisors, \$506.00; total .....	1,518.00	
Rent, \$150.00; taxes, \$ ...; advertising and printing, \$1,017.00; total.....	1,167.00	
All other items, viz: Postage, express and telegraph, \$275.00; legal expenses, \$....; governing bodies, \$ ...; official publi- cation, \$240.00; insurance departments, \$50.00; miscellaneous, \$964.79; total.....	1,539.79	
(Total expenses, \$10,016.79.)		
Total disbursements.....	\$ 10,697.79	
Balance .....	\$ 2,160.11	

## LEDGER ASSETS.

Book value of real estate .....	None.	
Mortgage loans on real estate.....	None.	
Loans secured by pledge of bonds, stocks or other collateral.....	None.	
Book value of bonds (excluding interest) and stocks owned absolutely .....	None.	
Agents' or personal debit balances, \$331.00; bills receivable, \$672.15; total.....	\$ 1,003.15	
Cash in office, \$200.25; deposited in bank: Savings bank of Wil- ton Junction, \$956.71; total.....	1,156.96	
Total.....	2,160.11	

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued .....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds and stocks over book value.....	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 1,408.15	
Total non-ledger assets.....	1,408.15	
Gross assets .....	\$ 3,568.26	

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, station- ery, etc., \$ .....; total.....	None.	
Personal or agents' debit balances unsecured, \$331.00; bills re- ceivable, unsecured, \$672.15; total.....	1,003.15	
Depreciation in ledger assets to bring same to market value .... .....	None.	
Total.....	1,003.15	
Total admitted assets.....	\$ 2,565.11	

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total .....	None.	
Losses in process of adjustment, or reported, \$....; resisted, \$.....; total .....	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.	
Advance assessments, \$....; bonus or dividend obligations, \$....; total .....	None.	
All other liabilities (borrowed money).....	\$ 3,000.00	
Total Liabilities.....	3,000.00	

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	.....	.....
Policies or certificates written or increased during the calendar year.....	1,123	\$ 1,559,500 00
Total.....	1,123	1,559,500 00
Deduct decreased or ceased to be in force during the year.....	187	168,000 00
Total policies or certificates in force December 31st (end of year).....	985	1,391,500 00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	1	200 00
Total.....	1	200 00
Losses and claims scaled down, compromised or paid during year..	1	200 00
Losses and claims unpaid December 31st (end of year).....	.....	.....
Assessments collected during year.....	.....	300 00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars, \$5, \$6 and \$7 on \$500, \$1,000, \$2,000 or \$3,000 policy.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The amount of local dues is optional.

When and how much of this is transferred to supreme body?

Answer. Two dollars per year is transferred to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Sixteen to 60 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed. Does your insurance contain any dividend feature?

Answer. Five hundred dollars, \$1,000, \$2,000, \$3,000, less the ten assessments per year for unexpired expectancy. Guaranteed by fraternal pledge.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except payment of certificate in ten equal installments after reaching 70 years. Provided for by the levying of assessments. Same as in case of death.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rate.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

American tables. Assessments are levied on age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay accident claims, permanent disability and old age benefits.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Created by payment of 60 cents per \$1,000 for first five years and by action at death of ten assessments for the unexpired period of expectancy.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At quadrennial call of delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society proposes to pay assessments from the reserve fund when the death rate in any one year should exceed six per thousand.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. The society has not had a death loss.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### CATHOLIC KNIGHTS OF AMERICA (SUPREME COUNCIL),

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD FENNEY.

Vice-President, CHAS. S. OTT.

Secretary, JOSEPH O. CARROLL.

[Incorporated May, 1877, under amendment. Approved April 1, 1880, chapter 709.

Voluntary association, organized May, 1877. Commenced business May, 1877.]

Home office, Norfolk, Va.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ... \$ 409,449.17

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees. ....	\$ 1,056 50
Dues for expenses, per capita tax, etc .....	22,717 40
Assessments: Mortuary, \$ ...; reserve, \$ ...; total.....	720,535 74
Medical examiners' fees paid by applicant. ....	416 00

Total paid by members ..... \$ 744,725 64

Interest, \$16,328.18; rent, \$359.95; total. .... 16,697 13

From all other sources, viz.: Fines, \$153; directory, \$67; U. Bank, \$123.25; Journal, \$213.79; sundries, \$212.48; supplies, \$1,023.55; beneficiary certificate, \$400; total..... 2,257 07

Total income during the year ..... \$ 763,689 84

Sum..... \$1,173,119.01



## DISBURSEMENTS DURING YEAR.

Death claims.....	\$ 710,208.38
Temporary disability, none; old age benefits, none; total.....	None.
Payments returned to applicants or members.....	None.
Total paid to members.....	\$ 710,208.38
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries.....	7,562.50
Amount paid to each.....	None.
Uniform rank.....	4.00
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$....; total.....	843.00
Rent, \$274; taxes, \$208.11; advertising and printing Journal, \$1,865.79; total.....	2,347.90
All other items, viz: Postage, express, telegraph and expenses, \$12,563.83; governing bodies, none; official publication, \$390.99; insurance departments, none; miscellaneous, loss on Greene county bonds, \$29.55; total.....	12,994.37
Mileage and per diem.....	7,449.50
(Total expenses, \$30,631.27.)	
Total disbursements.....	\$ 740,839.59
Balance.....	\$ 432,379.42

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	\$ 20,000.00
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	401,769.54
Agents' or personal debit balances, none; bills receivable, none; total.....	None.
Cash in office, none; deposited in banks: Ohio Valley National bank, Cincinnati, Ohio, \$1,538.67; German National bank, First National bank, second National bank, Vincennes, Ind., \$8,971.21; total.....	10,509.88
Total.....	\$ 432,379.42
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets.....	\$ 432,379.42

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$....; furniture and safe, \$750; total.....	\$ 750.00
Rents due, \$....; accrued, \$....; ledger assets, \$1,117.50; total.....	1,117.50
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	11,435.46
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.
Total non-ledger assets.....	13,302.96
Gross assets.....	\$ 445,682.38

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 750.00
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Personal or agents' debit balances unsecured, none; bills receivable, unsecured, none; total..... None.

Depreciation of ledger assets to bring same to market value..... \$ 1,117.50

Total..... \$ 1,867.50

Total admitted assets..... \$ 443,714.88

#### NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$5,000; not yet due, \$22,000; total..... \$ 27,000.00

Losses in process of adjustment, or reported, \$44,000; resisted, none; total..... 44,000.00

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued..... None.

Advance assessments, none; bonus or dividend obligations, none; total..... None.

All other liabilities..... None.

Total liabilities..... \$ 71,000.00

Balance to protect contracts..... \$ 872,714.88

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and assets not admitted)..... \$ 56,715.00

Reserve (less amount thereof included in liabilities and assets not admitted)..... 815,999.88

Emergency fund (less amount thereof included in liabilities and assets not admitted)..... None.

Expense (less amount thereof included in liabilities and assets not admitted)..... None.

Total special fund..... \$ 872,714.88

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	24,041	\$38,891,500.00	144	\$ 245,000.00
Policies or certificates written or increased during the calendar year.....	1,025	1,241,000.00	.....	.....
Total.....	25,066	40,132,500.00	144	245,000.00
Deduct decreased or ceased to be in force during year.....	2,188	8,329,508.00	21	35,500.00
Total policies or certificates in force last December 31st (end of year).....	22,878	31,803,000.00	123	209,500.00
Losses and claims unpaid December 31st (beginning of year).....	56	93,708.32	.....	.....
Losses and claims incurred during the calendar year.....	308	688,000.00	1	1,000.00
Total.....	464	781,708.32	1	1,000.00
Losses and claims scaled down, compromised or paid during the year.....	409	710,208.32	1	1,000.00
Losses and claims unpaid December 31st (end of year).....	45	71,500.00	.....	.....
Assessments collected during year.....	.....	.....	.....	.....

#### MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar by all.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Dues to supreme council per capita tax of \$1 levied for 1897.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$3,000. Minimum, \$500.

Give limiting ages for admission.

Answer. Age, 18 years to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Assessments according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No change of rate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Up to July 1, 1897, 5 per cent of mortuary assessments, deposited in Cincinnati, Ohio.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. In some states.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Consent of branch in regular meeting must first be obtained.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. All except Maine, New Hampshire, Vermont, Delaware, North Carolina and Arizona.

Has the association more than one class?

Answer. Three.

If so, how many, and amount of indemnity in each?

Answer. Two thousand; 1,000; 500.

Number of members in each class.

Answer. Fourteen thousand, five hundred and sixty-seven; 7,037; 1,234.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

## THE COLUMBIAN HEARTHSTONE,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. W. BALL.

First Vice-President, WM. S. THOMAS.

Secretary, W. P. HOHENSCHUK.

Second Vice-President, MILTON REMLEY.

[Incorporated September 4, 1897, under act of the Twenty-sixth General Assembly.

Approved April 9, 1898, chapter 21. Commenced business September 10, 1897.]

Home office, Iowa City, Iowa.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 285.00
Dues for expenses, per capita tax, fees and certificates, etc .....	75.00
Assessments: Mortuary, \$95.90; reserve, \$30.50; total.....	127 40
Medical examiners' fees paid by applicant.....	105.00

Total paid by members..... \$ 593 40

Interest, none; rent, none, total .....None.

From all other sources, viz.: Borrowed money secured by the directors .....

700.00

Total income during the year..... \$ 1,293.40

Sum. .... \$ 1,293.40

## DISBURSEMENTS DURING YEAR.

Death claims, none; permanent disability claims, none; total...

None.

Temporary disability, none; old age benefits, none; total..None.

Payments returned to applicants or members.....None.

Total paid to members. ....None.

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....

\$ 285.00

Salaries of managers and agents not paid by commissions .....

441.60

Total amount of salaries, fees per diem, mileage, expenses paid officers. ....None.

Amounts paid to each.....None.

Salaries and other compensation of office employees..... 30.00

Medical examiners' fees, paid subordinate medical examiners,

\$70; medical salaries or fees paid supreme or grand medical supervisors, \$35; total..... 105.00

Rent, \$30; taxes, none; advertising and printing, \$70; total .....

90.00

All other items, viz.: Postage, express and telegraph, \$4.35; insurance departments, \$31; miscellaneous, \$38.75; advance to agents, \$115.50; total.....

189.50

(Total expenses, \$1,141.10.)

Total disbursements..... 1,141.10

Balance ..... \$ 152.30

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....None.

Mortgage loans on real estate, first liens, none; other than first, none; total .....

None.

Loans secured by pledge of bonds, stocks, or other collateral .....

None.

Book value of bonds (excluding interest) and stocks owned absolutely.....None.

Agents' or personal debit balances, none; bills receivable, none;  
 total.....None.  
 Cash in office, none; deposited in Johnson County Savings bank,  
 \$152.30; total.....\$ 152.30  
 Total net ledger assets.....\$ 152.30

## NON-LEDGER ASSETS.

Interest due, none; accrued, none; total .....None.  
 Rents due, none; accrued, none; total.....None.  
 Market value of real estate over book value.....None.  
 Market value of bonds (not including interest) and stocks over book value  
 .....None.  
 Assessments actually collected by subordinate bodies not yet turned  
 over to supreme body.....None.  
 Total non-ledger assets.....  
 Gross assets.....\$ 152.30

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.  
 .....None.  
 Personal or agents' debit balances unsecured, \$.....; bills receivable,  
 unsecured, \$....., total. ....None.  
 Depreciation of ledger assets to bring same to market value.....None.  
 Total admitted assets.....\$ 152.30

## LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total  
 .....None.  
 Losses in process of adjustment, or reported, none; resisted,  
 none; total.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due  
 and accrued.....\$ 245.20  
 Borrowed money .....700.00  
 Advance assessments, none; bonus or dividend obligations,  
 none; total.....None.  
 All other liabilities .....None.  
 Total liabilities .....\$ 945.20

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	None	None
Policies or certificates written or increased during the calendar year.....	70	\$ 143,000.00
Total.....	70	143,000.00
Deduct decreased or ceased to be in force during year.....	None	None
Total policies or certificates in force December 31st (end of year).....	70	143,000.00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	None	None
Total.....	None	None
Losses and claims scaled down, compromised or paid during the year.....	None	None
Losses and claims unpaid December 31st (end of year).....	None	None
Assessments collected during year.....	None	None

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five, six and seven dollars; paid by applicant to solicitor.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per year to grand board, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. All; local dues of subordinate bodies we do not control.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars to \$3,000.

Give limiting ages for admission.

Answer. Eighteen to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary or permanent disability benefits as per by-laws.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. None; age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. To pay disability claims.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To pay claims in excess of twelve in any calendar year; \$1 per year on each \$1,000, payable quarterly for first ten years; grand treasurer.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes, directors; directors elect their officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Assess at any time necessary to pay claims over twelve per year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has had no claim.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, three.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*High Chief Ranger*, THOS. H. CANNON. *Vice-High Chief Ranger*, MAJ. AIME TALBOT.  
*High Secretary*, THEO. B. THILM.

[Incorporated May 24, 1883, under act concerning corporations. Approved April 18, 1872.  
Commenced business May 24, 1883.]

Home office, Chicago, Ill.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 37,432.51

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions as follows:

Gross amount of membership fees.....None.  
Dues for expenses, per capita tax, etc..... \$ 23,175.17  
Assessments: Mortuary, \$359,324.01; reserve, \$....; total..... 359,324.01  
Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 382,499.18  
Interest, \$....; rent, \$....; total.....None.  
From all other sources, viz: Charter fees..... 10,000.00  
Merchandise..... 14,555.94

Total income during the year..... 407,055.12

Sum..... \$ 444,507.63

## DISBURSEMENTS DURING YEAR.

Death claims, \$327,200; permanent disability claims, \$ ....; total \$ 327,200.00  
Temporary disability, \$....; old age benefits, \$ ....; total ..None.  
Payment returned to applicants or members .....None.

Total paid to members..... \$ 327,200.00  
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 7,700.00  
Salaries of managers and agents not paid by commission..None.  
Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 6,487.96  
Amount paid to each (give title of officer): High chief ranger, \$1,500; high chief secretary, \$2,366.66; high treasurer, \$1,589.30; auditors, \$1,038; total, \$6,487.96.  
Salaries and other compensation of office employees. .... 5,485.56  
Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$....; total.....None.  
Rent, \$1,350; taxes, \$ ....; advertising and printing, \$3,428.65; total. 4,778.65  
All other items, viz: Postage, express, telephone and telegraph, \$2,117.92; legal expenses, \$1,184.93; governing bodies, \$432.30; official publication, \$7,110.38; insurance departments, \$120.70; miscellaneous, \$....; convention, \$4,464.62; total. 15,440.86  
Supplies sub. courts, \$6,019.05; supplies with charter, \$1,661.35; total..... 7,680.40  
(Total expenses, \$47,578.42)

Total disbursements ..... \$ 374,778.42

Balance..... \$ 69,729.21

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total .....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest), and stocks, owned absolutely .....	None.
Agents' debit balances, \$....; bills receivable, \$....; total.....	None.
Cash in office, \$....; deposited in Milwaukee National bank, \$40,616.16; National Exchange bank, Milwaukee, \$7,268.05; First National bank, Milwaukee, \$15,350.00; Marshall & Halsey bank, of Milwaukee, \$6,500; total .....	\$ 60,734.21
Total .....	\$ 60,734.21
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other.....	None
Total net ledger assets .....	\$ 60,734.21

## NON-LEDGER ASSETS.

Interest due, ....; accrued, \$ ....; total.....	None;
Rents due, none; accrued.....	None.
Market value of real estate over book value.....	None.
Market value bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 7,217.09
Total non-ledger assets.....	\$ 7,217.09
Gross assets .....	\$ 78,951.30

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, \$....; bills receivable unsecured .....	None.
Depreciation in ledger assets to bring same to market value, .....	None.
Total.....	\$ 78,951.30

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$33,000; not yet due, ....; total. \$	\$3,000.00
Losses in process of adjustment, or reported, \$ ....; resisted, \$1,000; total .....	1,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$....; bonus or dividend obligations. None.	
All other liabilities.....	None.
Total liabilities.....	\$ 3,000.00
Balance, to protect contracts.....	43,951.30
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 30,501.82
Reserve (less amount thereof included in liabilities and assets not admitted) .....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	4,449.48
Total special funds .....	\$ 43,951.30



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	43,898	\$45,398,000.00	1,004	\$ 1,078,000.00
Policies or certificates written or increased during the calendar year.....	13,891	14,351,000.00	618	682,000.00
Total.....	57,789	59,649,000.00	1,622	1,740,000.00
Deduct decreased or ceased to be in force during year.....	2,386	2,408,500.00	83	88,000.00
Total policies or certificates in force December 31st (end of year).....	55,403	57,240,500.00	1,539	1,652,000.00
Losses and claims unpaid December 31st (beginning of year).....	10	7,700.00	.....	.....
Losses and claims incurred during the calendar year).....	336	353,500.00	6	7,000.00
Total.....	346	360,200.00	6	7,000.00
Losses and claims scaled down, compromised or paid during the year.....	311	327,200.00	6	7,000.00
Losses and claims unpaid December 31st (end of year).....	25	33,000.00	.....	.....
Assessments collected during year.....	.....	859,324.01	.....	2,523.06

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar and fifty cents to \$5. This is paid to subordinate courts and retained by them.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. The amount of annual dues is from \$4 to \$5, paid quarterly. This is all retained by subordinate courts.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Ages, 18 to 45.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. The amount is guaranteed in full of certificates by a general graded assessment.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except sick benefits paid by subordinate courts.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries. Assessments are on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### ENDOWMENT RANK KNIGHTS OF PYTHIAS.

Organized under the laws of Congress, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President Board of Control, J. A. HINSEY.*

*Secretary, H. B. STOLTE.*

[Incorporated, October 5, 1873. Commenced business, November 1, 1877.]

Home office, Chicago, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (Includes suspense fund not heretofore shown, \$11,100.20; errors in footings December 31, 1896, \$124.58)..... ? 465,095.71

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	None.
Dues for expenses, per capita tax, etc.....	\$ 55,304.90
Assessments: Mortuary, \$1,156,853.45; reserve, \$....; total.....	1,156,853.45
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$1,212,248.35
Interest, \$12,841.25; rent, \$....; total.....	12,841.25
From all other sources, viz.: Certificate, card and other fees, \$651.75; premium over costs on bonds sold, \$4,571.25; total.....	5,233.00

Total income during the year.....	\$1,230,312.60
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Sum.....	\$1,695,408.31
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#### DISBURSEMENTS DURING YEAR.

Death claims, \$1,108,180.07; permanent disability claims, \$....; total.....	\$1,108,180.07
Temporary disability, \$....; old age benefits, \$....; total.....	None.

Payments returned to applicants or members, cancellation of certificates and advanced payments returned.....	\$ 4,674.20
Total paid to members.....	\$1,112,854.27
Organizers' allowance fees and expenses for organization of subordinate bodies.....	28,491.70
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers. Amount paid to each: President, \$3,000.00; secretary, \$3,500.00; total.....	6,500.00
Salaries and other compensation of office employees.....	7,597.40
Medical examiners' fees, paid subordinate medical examiners, \$30,538.05; medical salaries or fees paid supreme or grand medical supervisors, \$5,127.00; total.....	25,665.05
Rent, \$4,335.03; taxes, \$.....; advertising and printing, \$4,236.94; total.....	10,571.97
Suspense fund carried to mortuary and dues fund.....	1,159.65
Investigating death claims, \$4,371.09; supplies and printing for local branches, \$3,152.18; total.....	7,523.27
All other items, viz.: Postage, express and telegraph, \$2,960.97; legal expenses, \$10,694.38; governing bodies, \$685.00; official publication, \$300.32; insurance departments \$302.80; miscellaneous office expense, \$1,917.01; total.....	3,805.13
(Total expenses, \$106,469.52.)	
Total disbursements.....	\$1,219,222.79
Balance.....	\$ 476,064.53
<b>LEDGER ASSETS.</b>	
Book value of real estate, unincumbered, \$38,426.83; incumbered, \$.....; total.....	\$ 38,426.83
Loans on mortgages of real estate, first liens, \$73,975; not first liens, \$.....; total.....	\$ 73,975.00
Loans secured by pledge of bonds, stocks or other collateral....	5,021.73
Book value of bonds (excluding interest) and stocks owned absolutely.....	211,504.76
Agents' or personal debit balances, \$.....; bills receivable, \$300.00; total.....	300.00
Cash in office, \$.....; deposited in bank: First National bank, Chicago, \$31,817.46; total.....	21,817.46
Certified check held in escrow account adjustment death claims	5,000.00
Balance due on claims City National bank, Ft. Worth, Texas (secured by indemnity bond in the sum of \$250,000.00).....	91,798.16
Certificate of sale account taxes, and advance to secretary.....	444.92
Receiver's certificates and account Lexington Hotel Building company.....	17,855.12
Suspense fund cash and cash vouchers.....	9,385.55
Suspense fund advanced to general organizer.....	555.00
Total.....	\$ 476,064.53
Deduct ledger liabilities: Personal or agents' credit balances, \$.....; borrowed money, \$.....; all other, \$.....; total..	None.
Total net ledger assets.....	\$ 476,064.53
<b>NON-LEDGER ASSETS.</b>	
Interest due, \$12,550.35; accrued, \$5,223.40; total.....	\$ 17,773.75
Rents due, \$.....; accrued, \$.....; total.....	None.
Market value of real estate over book value.....	11,573.17
Market value of bonds (not including interest) and stocks over book value.....	1,840.24
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	23,017.90
Total non-ledger assets.....	\$ 51,205.06
Gross assets.....	\$ 530,269.59

# IOWA INSURANCE REPORT.

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## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	Not included in above assets.
Personal or agents' debit balances unsecured, \$ ....; bills receivable, unsecured, \$....; total.....	None.
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 530,239.58

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total.....	None.
Losses in process of adjustment, or reported, \$230,500.00; resisted, \$39,219.86; total.....	\$ 319,719.86
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	None.
Advance assessments, suspense fund, \$9,940.55; bonus or dividend obligations, \$....; total.....	9,940.55
All other liabilities.....	None.
Total liabilities.....	\$ 329,660.43
Balance to protect contracts.....	\$ 200,629.15

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)....	46,833	\$90,557,500.00	364	\$ 539,500 00
Policies or certificates written or increased during the calendar year.....	9,915	14,634,500.00	188	217,500.00
Total.....	56,748	105,192,000.00	552	757,000 00
Deduct decreased or ceased to be in force during the year.....	5,033	8,189,000.00	85	111,000.00
Total policies or certificates in force December 31st (end of year)....	51,715	96,994,000.00	467	646,000 00
Losses and claims unpaid December 31st (beginning of year)....	133	318,000.00	2	5,000.00
Losses and claims incurred during the calendar year.....	542	1,143,000.00	5	6,000.00
Total.....	665	1,461,000.00	7	11,000.00
Losses and claims scaled down, compromised or paid during the year.....	535	1,141,280.12	6	8,000.00
Losses and claims unpaid December 31st (end of year)....	140	319,719.88	1	3,000 00
Assessments collected during year.....				5,876.90

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar per \$1,000 to be paid at time of applying for membership.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Twenty-one and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums; graded according to age at time of admission to membership?

Are the officers, directors or trustees elected at annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By supreme lodge.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. All states and territories, Canada and Hawaii Islands.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten and forty-nine one hundredths per thousand.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Five hundred and forty-two death claims.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### FRATERNAL AID ASSOCIATION,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, LEWIS A. RYDER.

Secretary, ED. RANSHELL.

[Incorporated, February 20, 1894. Voluntary association. Organized, October 14, 1890. Commenced business, October 14, 1890.]

Home office, Lawrence, Kan.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year, \$9,693.70; less warrants in transit, \$1,660.92; balance..... \$ 8,032.78

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 1,097.50
Dues for expenses, per capita tax, etc .....	15,864.33
Assessments: Mortuary, \$87,064.53; reserve, none; total.....	87,064.52
Medical examiners' fees paid by applicant .....	None.

Total paid by members..... \$ 103,596.35

Interest, none; rent, none; total.....	None.
From all other sources, viz.: Supplies, \$763.51; miscellaneous, \$5,410.50; total.....	7,174.01

Total income during the year..... \$ 110,700.36

Sum..... \$ 118,733.14

## DISBURSEMENTS DURING YEAR.

Death claims, \$92,000; permanent disability claims, \$1,500; total. \$	93,500.00
Temporary disability, none; old age benefits, none; total. None.	
Payments returned to applicants or members .....	None.

Total paid to members..... \$ 93,500.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	7,071.37
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Salaries of managers and agents not paid by commissions. None.  
Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 2,448.86

Amount paid to each: Grand president, \$718.86; secretary, \$1,100; treasurer, \$190; trustees, \$30; claim and auditing committee, \$412.

Salaries and other compensation of office employees..... 1,405.70

Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total..... None.

Rent, \$445; taxes, none; advertising and printing, \$2,089.87; total 2,534.87

All other items, viz.: Postage, express and telegraph, \$739.73; legal expenses, none; governing bodies, \$3,180.79; official publication, \$2,360.15; insurance departments, none; miscellaneous, \$3,168.43; total..... 9,389.14

(Total expense footings, \$23,849.84.)

Total disbursements..... \$ 116,349.84

Balance..... \$ 2,383.30

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total..... None.

Mortgage loans on real estate, first liens, none; not first liens, none; total..... None.

Loans secured by pledge of bonds, stocks or other collateral..... None.

Book value of bonds (excluding interest) and stocks owned absolutely..... None.

Agents' or personal debit balances, none; bills receivable, none;

Cash in office, \$2,383.30; deposited in bank, none; total..... \$ 2,383.30

Total... \$ 2,383.30

Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total... None.

Total net ledger assets..... \$ 2,383.30

## NON-LEDGER ASSETS.

Interest due and accrued..... None.

Rents due and accrued..... None.

Market value of real estate over book value.....None.	
Market value of bonds (not including interest) and stocks over book value.....None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 13,000.00
Total non-ledger assets.....	\$ 13,000.00
Gross assets.....	\$ 15,333.30
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agent's debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Excess of assets over liabilities.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total admitted assets.....	\$ 15,333.30
NON-LEDGER LIABILITIES.	
Losses adjusted, due and unpaid, none; not yet due, none; total.....	None.
Losses in process of adjustment or reported, \$13,000; resisted, none; total.....	\$ 13,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	2,852 73
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 15,852.73
Balance to protect contracts.....	\$ 30 57
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	None.
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	\$ 30.57
Total special funds.....	\$ 30 57

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number	Amount	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	8,720	\$14,594,000.00	266	\$ 443,000.00
Policies or certificates written or increased during the calendar year.....	6,076	9,102,000.00	170	213,000.00
Total.....	14,796	23,696,000.00	436	656,000.00
Deduct decreased or ceased to be in force during year.....	1,429	2,192,000.00	47	69,000.00
Total policies or certificates in force last December 31st (end of year).....	13,367	21,504,000.00	389	587,000.00
Losses and claims unpaid December 31st (beginning of year).....	1	3,000.00		
Losses and claims incurred during the calendar year.....	87	106,500.00	3	5,000.00
Total.....	58	109,500.00	3	5,000.00
Losses and claims paid, scaled down and compromised during the year.....	50	96,500.00	2	5,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	8	13,000.00		
Assessments collected during year.....		87,064.53		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. One dollar certificate fee from organized councils.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Eighteen to 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; one assessment each member in good standing at time of death, not to exceed amount of certificate

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. In case of total disability half certificate is paid, remainder five years later; 70 years constitutes total disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Fifteen per cent of mortuary assessment is set aside for general expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Amount of reserve, \$20,000; 25 cents per \$1,000, collected annually, and held by local councils until assessments exceed twelve in any stated year.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. Elected by representatives.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, since January, 1893.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each state?

Answer. California, 38; Colorado, 11; Illinois, 11; Indiana, 1; Indian Territory, 9; Iowa, 18; Kansas, 174; Michigan, 6; Missouri, 88; Nebraska, 11; Oklahoma, 8; Washington, 5.

Has the association more than one class?

Answer. No.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## FRATERNAL BROTHERHOOD OF THE WORLD,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President*, J. W. WRIGHT.

*Secretary*, GEO. W. SHAFFER.

[Incorporated, June 23, 1897, under laws 1896, chapter 21. Voluntary association. Commenced business June 23, 1897.]

Home office, Tipton, Iowa.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.. . . . None.

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:

Gross amount of membership fees (no record kept. Organizers keep admission fees and are not required to report to this office) .....	None.
Dues for expenses, per capita tax, etc.....	\$ 387.34
Assessments: Mortuary, \$ ....; reserve, \$62.25; total.....	62.25
Medical examiners' fees paid by applicant....	None.

Total paid by members.....	\$ 449.59
Interest, \$....; rent, \$....; total.....	None.

From all other sources, viz.: Sale of supplies, \$3.30; certificate fees, 50 cents; advanced by directors, \$337.29; total.....	390.99
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Total income during the year.....	\$ 840.68
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Sum .....	\$ 840.68
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## DISBURSEMENTS DURING YEAR.

Death claims, \$....; permanent disability claims, \$....; total .....	None.
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Temporary disability, \$....; old age benefits, \$ ....; total.....	None.
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Payments returned to applicants or members .....	None.
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Total paid to members.....	None.
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Commissions, fees and salaries paid to agents for organization of subordinate bodies.....	\$ 105.75
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Salaries of managers and agents not paid by commissions .....	None.
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Total amount of salaries, fees per diem, mileage, expenses paid to officers .....	75.00
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Salaries and other compensation of office employes.....	135.50
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Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$ ....; total.....	None.
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Rent, \$19; taxes, \$....; advertising and printing, \$160.55; total....	179.55
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All other items, viz: Postage, express and telegraph, \$59.58; legal expenses, \$ ....; governing bodies, \$...; official publication, 104 25; insurance departments, \$35; miscellaneous, \$93.80; total .....	263.63
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Total expenses, \$778.48.)

Total disbursements .....	\$ 778.48
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Balance.....	\$ 62.25
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## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total .....	None.
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Mortgage loans on real estate, first liens, \$....; other than first liens, \$.....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest), and stocks, owned absolutely.....	None.
Agents' or personal debit balances, \$....; bills receivable, \$....; total.....	None.
Cash in office, \$....; deposited in Tipton Savings bank, Tipton, Iowa.....	\$ 62.25
Total.....	\$ 62.25
Total net ledger assets.....	\$ 62.25

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$....; total.....	None.
Rents due, \$...; accrued, \$...; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body (cannot give this as our books do not show the items collected by subordinate lodges) None.	
Total non-ledger assets.....	None.
Gross assets.....	\$ 62.25

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$....; total.....	None.
Excess of assets over liabilities.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 62.25

## LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total.....	None.
Losses in process of adjustment, or reported, \$....; resisted, \$....; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$...; total.....	None.
All other liabilities, viz.: Advanced by directors.....	\$ 387.29

## EXHIBIT OF CERTIFICATE OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)...	None	None
Policies or certificates written or increased during the calendar year.....	1,020	\$ 1,492,000.00
Total.....	1,020	1,492,000.00
Deduct decreased or ceased to be in force during the year.....	6	9,009.00
Total policies or certificates in force December 31st (end of year).....	1,014	1,482,990.00
Losses and claims unpaid December 31st (beginning of year).....	None	None
Losses and claims incurred during the calendar year.....	None	None
Total.....	None	None
Losses and claims scaled down, compromised or paid during the year.....	None	None
Losses and claims unpaid December 31st (end of year).....	None	None
Assessments collected during year.....	None	None

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars, \$6 or \$7, according to amount of certificate. Paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate bodies regulate amount of local dues. Two dollars per member paid annually to grand lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Between 16 and 56 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes. For loss of one limb or eye, one-fourth of certificate; for the loss of two limbs or eyes, one-half of certificate; for disability benefit, beginning with 70 years of age, one-tenth of certificate annually until fully paid.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. It has a reserve fund for the purpose of paying mortuary assessments when same exceeds twelve in any one year. With the grand treasurer.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennial elections.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has never had a death claim.

In what states is society doing business, and how many lodges in each?

Answer. Iowa. Forty-two lodges.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. No assessments made.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### FRATERNAL TRIBUNES.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Tribune, W. C. GALLOWAY

Secretary, O. B. THOMPSON.

[Incorporated June 23, 1897, under act approved June 23, 1893 Voluntary association.  
Commenced business June 23, 1893.]

Home office, Rock Island, Ill.

#### BALANCE SHEET.

Amount of net-ledger assets December 31st of previous year.....None.

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:

Certificate fees .....	\$ 1,925.50
Gross amount of membership fees .....	12.50
Fees .....	3.00
Dues for expenses, per capita tax (no per capita) ..	22.00
Assessments: Mortuary, \$ ...; reserve, and expenses.....	14,852.95
Medical examiners' fees paid by applicant .....	1,019.70
Total paid by members .....	\$ 17,838.65
Interest, \$ ...; rent, \$....; total.....	None.
From all other sources, viz.: Advanced for expense of organizing, \$5,496.67; individual accounts, \$367.80; total.....	5,864.47
Total income during the year.....	\$ 23,701.12
Sum .....	\$ 23,701.12

## DISBURSEMENTS DURING YEAR.

Death claims, \$4,000; permanent disability claims, \$....: total...	\$ 4,000.00
Temporary disability, \$60.41; old age benefits, \$....; total.....	60.41
Payments returned to applicants or members.....	None.
Total paid to members .....	\$ 4,060.41
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	7,632.22
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,500.00
Amount paid to secretary, \$1,500.....	
Salaries and other compensation of office employees.....	1,123.82
Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisor, \$....; traveling expenses, \$14.57; total.....	14.57
Rent, \$255.30; taxes, \$....; advertising and printing, \$1,562.55; total.....	1,817.85
All other items, viz.: Postage, express and telegraph, \$259.97; legal expenses, \$17.28; governing bodies, \$29.75; official publications, \$....; insurance departments, \$29.80; miscellaneous, \$....; total.....	306.90
Organizing and installing expenses, \$1,539.26; office expense, books, etc., \$431.58; interest, 73 cents; total.....	2,021.67
(Total expenses, footing, \$14,507.03.)	
Total disbursements.....	\$ 18,567.44
Balance .....	\$ 5,123.68

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents' or personal debit balances, \$....; bills receivable, \$....; total.....	None.
Cash in office, \$246.37; deposited in Rock Island National bank, \$3,706.60; total.....	\$ 4,042.97
Supplies sold to home Tribunes.....	99.16
Office furniture and fixtures.....	991.55
Total .....	\$ 5,123.68
Total net ledger assets .....	\$ 5,123.68

## NON-LEDGER ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body, estimated.....	\$ 2,650.94
Total non-ledger assets.....	2,650.94
Gross assets.....	\$ 7,784.62

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 991.55
Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$....; total.....	None.

Excess of assets over liabilities.....	None.
Depreciation in ledger assets to bring same to market value.....	
.....	None.
Total.....	\$ 991.55
Total admitted assets.....	\$ 6,793.07

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total	None.
Losses in process of adjustment, or reported, \$....; resisted, \$....; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$....; bonus or dividend obligations, \$....; individual accounts, etc.....	\$ 391.11
All other liabilities, viz.: Advanced by officers and others for organizing. ....	5,496.67
Total liabilities.....	\$ 5,887.78
Balance, to protect contracts.....	\$ 905.29

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	None	None	None	None
Policies or certificates written or increased during the calendar year.....	2,521	\$2,723,100.00	52	\$ 44,900.00
Total.....	2,521	\$2,723,100.00	52	44,900.00
Deduct decreased or ceased to be in force during the year.....	3	4,060.41		
Total policies or certificates in force December 31st (end of year).....	2,518	2,724,100.00	52	44,900.00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	3	4,060.41		
Total.....	3	4,060.41		
Losses and claims scaled down, compromised or paid during the year.....	3	4,060.41		
Losses and claims unpaid December 31st (end of year).....				
Assessments collected during year.....	7	14,852.95	1	65.37

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. None yet.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Each subordinate body fixes its own dues.

When and how much of this is transferred to supreme body?

Answer. None transferred to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$1,000.

Give limiting ages for admission.

Answer. Eighteen to fifty-one.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed.

Answer. Fixed assessments—twelve each year, with power to levy additional assessments if necessary.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No. Pays only for total and permanent disability, old age disability, and death and sick and accident benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience; age at entrance.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Our assessments cover mortuary and expense funds. After first year of insurance we can not use to exceed \$3 per \$1,000 per annum. This amount includes \$1 per \$1,000 per year paid to emergency fund.

Has the society any emergency or reserve funds?

Answer. To commence at end of year (June 23, 1898).

Are the officers, directors or trustees elected at biennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 22; Iowa, 2; Missouri, 2; Texas, 1.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$2,673,000; B, \$7,000; C, \$1,000; D, \$44,100.

Number of members in each class.

Answer. A, 1,990; B, 7; C, 2; D, 441.

Number and kind of claims for which assessments have been made.

Answer. Assessments regular.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**GENERAL ASSEMBLY OF THE AMERICAN BENEVOLENT**  
**ASSOCIATION,**

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, W. R. EIDSON.*

*Vice-President, JOHN H. ALLEN.*

*Secretary, JAMES O. HOLMES.*

[Incorporated, September 6, 1894, under state laws of Missouri, chapter 42, article 10. Voluntary association. Organized, September 6, 1894. Commenced business, September 6, 1894.]

Home office, St. Louis, Mo.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 3,429.86

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of certificate fees..... \$ 890.00

Assessments for expenses, etc..... 23,063.31

Assessments: Death, sick and accident, \$11,890.92; reserve, \$3,749.02; total ..... 20,129.94

Medical examiners' fees paid by applicant. Not paid to association; no record kept.

Total paid by members..... \$ 43,113.25

Interest, \$79.69; rent, none; total..... 79.69

From all other sources, viz.: Fines, \$10.25; subscriptions, \$9.50; miscellaneous, \$69.15; lodge supplies, \$109.65; benefit fund, \$34.50; total..... 293.05

Total income during the year..... \$ 43,425.99

Sum..... \$ 46,865.85

## DISBURSEMENTS DURING YEAR.

Death claims, \$2,270; permanent disability claims, none; total.. \$ 2,270.00

Temporary disability, \$9,120.92; old age benefits, none; total..... 9,120.92

Payments returned to applicants or members..... 81.50

Total paid to members..... \$ 11,422.42

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies ..... 6,122.26

Salaries of managers and agents not paid by commissions ..... 2,000.00

Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 7,260.00

Amount paid to each: President, \$3,639.37; secretary, \$3,297.63; treasurer, \$150; trustees, \$173.

Salaries and other compensation of office employees..... 2,221.76

Medical examiners' fees, paid subordinate medical examiners, \$42; medical salaries or fees paid supreme or grand medical supervisors, \$102; total..... 144.00

Rent, \$1,500; taxes, none; advertising and printing, \$807.20; total 2,367.20

All other items, viz: Postage, express and telegraph, \$910.74; legal expenses, \$206.23; governing bodies, none; official publication, \$490; insurance departments, \$27; miscellaneous, \$270.25; furniture and fixtures, \$16.50; books, \$31; light, \$1.50; exchange, \$41.65; lodge supplies, \$106.84; traveling expenses of officers, \$109; notary fees, .50; total ..... 2,201.21

(Total expenses, \$23,226.43.)

Total disbursements..... \$ 24,748.85

Balance ..... \$ 12,107.00



## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, \$606.75; other than first, none; total.....	\$ 606.75
Loans secured by pledge of bonds, stocks, or other collateral, \$105 since paid.....	105.00
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents or personal debit balances, \$84.40; bills receivable, none; total.....	84.40
Cash in office, \$466.04; deposited in bank: Union Trust bank, \$10,528.69; Merchants' Laoclede National bank, \$816.12; total...	11,810.85
Total.....	\$ 12,107.00
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total...None.	
Total net ledger assets as per balance.....	\$ 12,107.00

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.
Total non-ledger assets.....	None.
Gross assets.....	\$ 12,107.00

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$1,446.91; supplies, printed matter, stationery, etc., \$800; total..	\$ 2,246.91
Personal or agents' debit balances unsecured, \$84.40; bills receivable unsecured, none .....	84.40
Depreciation of ledger assets to bring same to market value....	None.
Total.....	\$ 2,331.31
Total admitted assets.....	\$ 9,775.69

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total .....	None.
Losses in process of adjustment or reported, none; resisted, none; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$555.25; bonus or dividend obligations, none; total.....	\$ 555.25
All other liabilities....	None.
Total liabilities.....	\$ 555.25
Balance to protect contracts.....	\$ 9,220.44

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,317	\$1,973,400.00	264	\$ 234,700.00
Policies or certificates written or increased during the calendar year.....	3,538	3,129,500.00	397	376,709.00
Total.....	5,855	5,102,900.00	661	611,400.00
Deduct decreased or ceased to be in force during year.....	3,410	2,924,800.00	359	334,800.00
Total policies or certificates in force December 31st (end of year).....	2,445	2,178,100.00	302	266,600.00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	664	1,139,093.00	57	956.40
Total.....	664	1,139,093.00	57	956.40
Losses and claims scaled down, compromised or paid during the year.....	664	1,139,093.00	57	956.40
Losses and claims unpaid December 31st (end of year).....	None	None	None	None
Assessments collected during year.....	12	4,222,325.00	12	5,106.25

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Two dollars; retained by organizer or subordinate assembly in which member is initiated.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. This amount is regulated by subordinate assemblies; usually \$2 per year, none of which is received by general assembly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$600 per year; minimum, \$50.

Give limiting ages for admission.

Answer. Eighteen to 60, men; 18 to 50, women.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. The amount of death benefit is regulated by duration of membership.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Sick, accident and disability benefits.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To pay death, sick, accident and disability benefits; created by balance left over each month after paying death, sick and disability benefits, and is deposited in the Union Trust company.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By representatives.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not agree to do so.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes, always.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 42; Iowa, 6; Indiana, 8; Arkansas, 7; Kansas, 1; Florida, 7; Alabama, 8; Kentucky, 1; Indian Territory, 13.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Actual, 6.72 per 1,000 members.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. No. 1, \$2,000; No. 2, \$1,500; No. 3, \$1,000; No. 4, \$500; No. 5, \$100; No. 6, \$50.

Number of members in each class?

Answer. No. 1, 143; No. 2, 11; No. 3, 1,766; No. 4, 143; No. 5, 374; No. 6, 4.

Number and kind of claims for which assessments have been made.

Answer. Accident, 237; sick, 411; death, 16.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### HOME FORUM BENEFIT ORDER,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, P. L. MCKINNIE.*

*Secretary, L. E. FISH.*

*First Vice-President, O. O. SMITH.*

*Second Vice-President, MRS. F. L. HUBBARD.*

[Incorporated April 23, 1887, under act of June 18, 1883. Commenced business April 29, 1887.]

Home office, Chicago, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 17,157 61

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 83,095.00
Dues for expenses, per capita tax, etc.....	73,596.53
Assessments: Mortuary .....	319,658.96
Medical examiner's fees paid by applicant.....	16,619.00

Total paid by members..... \$ 401,969.49

Interest, \$ ....; rent, \$....; total.....None.

From all other sources, viz.: Supplies, \$2,454.83; first payments, \$3,921.93; suspense, \$69.71; special call, \$7,914.55..... 19,361.03

Total income during the year ..... \$ 511,330.50

Sum ..... \$ 528,498.41

## DISBURSEMENTS DURING YEAR.

Death claims, \$325,608.38; permanent disability claims, \$3,000.00; total .. \$ 328,608.38

Temporary disability, \$....; old age benefits, \$....; total..None.

Payments returned to applicants or members.....None.

Total paid to members..... \$ 328,608.38

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 91,076.74

Salaries of managers and agents not paid by commissions..None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers, including back payments..... 19,779.64

Amount paid to each: President, \$11,579.64; secretary, \$5,400; assistant secretary, \$1,800; treasurer, \$1,000.

Salaries and other compensation of office employees..... 8,061.52

Medical examiners' fees, paid subordinate medical examiners, \$16,619.00; medical salaries or fees paid supreme or grand medical supervisors, \$13,075.50; total..... 29,694.50

Rent, \$1,230.00; taxes, \$22.16; advertising and printing, \$7,124.15; total... 8,376.31

All other items, viz.: Postage, express and telegraph, \$4,338.93; legal expenses, \$2,003.30; governing bodies, \$796.23; official publication, \$10,584.93; insurance departments, \$684.01; miscellaneous supplies, \$3,979.07; traveling expenses, \$1,194.57; interest, \$397.48; incidental expenses, \$2,229.37; biennial meeting of grand lodge, \$3,778.83; total..... 30,136.73

(Total expenses, \$187,195.43.)

Total disbursements..... \$ 515,803.81

Balance..... \$ 12,694.60

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$....; total.....None.

Mortgages loans on real estate, first liens, \$....; not first liens, \$....; total..None.

Loans secured by pledge of bonds, stocks or other collateral....None.

Book value of bonds (excluding interest) and stocks owned absolutely .....None.

Agents' or personal debit balances, \$409.37; bills receivable, \$....; total ..... \$ 409.37

Cash in office, \$251.61; deposited in bank: Commercial Loan and Trust company, Chicago, \$3,577.37; Forest City National bank, Rockford, \$4,218.44; total..... 8,047.92

Supplies, \$2,700.00; furniture and fixtures, \$2,161.14; total..... 4,861.14

Total..... \$ 13,318.43

Deduct ledger liabilities: Personal or agents' credit balances.. 623.88

Total net ledger assets ..... \$ 12,694.60

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$.....; total .....	None.
Rents due, \$ ....; accrued, \$.....; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 70,250.00
Total non-ledger assets.....	\$ 70,250.00
Gross assets.....	\$ 82,944.00

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 4,861.14
Personal or agents' debit balances unsecured.....	409.87
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	\$ 5,270.51
Total admitted assets.....	\$ 77,674.00

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$51,750.00; total.....	\$ 51,750.00
Losses in process of adjustment, or reported, \$49,550.00; resisted, \$30,700.00; total.....	70,250.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	None.
Advance assessments, \$ ....; bonus or dividend obligations \$ ....; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 122,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	33,530	\$50,768,725.00	1,321	\$ 3,162,000.00
Policies or certificates written or increased during the calendar year .....	16,619	24,022,000.00	711	909,000.00
Total.....	49,149	74,790,725.00	2,532	4,121,000.00
Deduct decreased or ceased to be in force during the year.....	6,246	9,512,500.00	317	473,500.00
Total policies or certificates in force December 31st (end of year).....	42,903	65,278,225.00	2,215	3,652,500.00
Losses and claims unpaid December 31st (beginning of year).....	67	103,300.00	6	10,300.00
Losses and claims incurred during the calendar year.....	223	347,308.38	13	23,500.00
Total.....	290	450,608.38	19	33,800.00
Losses and claims scaled down, compromised or paid during the year.....	212	326,608.38	14	25,000.00
Losses and claims unpaid December 31st (end of year).....	78	122,000.00	5	2,900.00
Assessments collected during year.....	12	312,658.96	12	18,340.20

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars; to solicitors and local lodges.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Three dollars; 75 cents semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars to \$2,000.

Give limiting ages for admission.

Answer. Age 18 to 50 years.

Do the certificates or policies specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments or certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 709; Indiana, 59; Iowa, 92; Texas, 124; Missouri, 90; Wisconsin 79; Nebraska, 61; Michigan, 61; Georgia, 40; Tennessee, 29; Maryland, 20; Arkansas, 22; Colorado, 20; California, 15; nineteen others, 118.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Five and six-hundredths per 1,000.

Has the association more than one class.

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**IMPERIAL MYSTIC LEGION.**

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Regent, H. O. AKIN.*  
*Supreme Secretary, E. H. PACKARD.*

*Supreme Treasurer, E. W. COOK.*  
*Supreme Physician, F. E. COULTER.*

[Incorporated under Nebraska law of 1887. Approved November 13, 1896, chapter 18.  
 Organized May 1, 1896. Commenced business December 1, 1896.]

Home office, Omaha, Neb.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 47.47

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees .....	\$ 2,320.00
Dues for expenses, per capita tax, etc .....	635.10
Assessments: Mortuary .....	3,390.10
Medical examiners' fees paid by applicant.....	446.00

Total paid by members.....	\$ 6,791.20
Interest, \$.....; rent, \$.....; total.....	None.
From all other sources .....	3,706.78

Total income during the year.....	\$ 10,497.98
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Sum.....	\$ 10,455.45
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## DISBURSEMENTS DURING YEAR.

Death claims and permanent disability claims.....	\$ 524.40
Temporary disability and old age benefits.....	154.28
Payments returned to applicants or members.....	None.

Total paid to members.....	\$ 678.68
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	2,118.50
Salaries of managers and agents not paid by commissions.....	665.26
Total amount of salaries, fees per diem, mileage, expenses paid to officers. ....	675.65

Amount paid to supreme secretary, \$675.65.

Salaries and other compensation of office employees.....	None.
Medical examiners' fees, paid subordinate medical examiners, \$446; medical salaries or fees paid supreme or grand medical supervisors, \$111.50; total.....	557.50

Rent, \$342; taxes, \$.....; advertising and printing, \$400.44; total...	742.44
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All other items, viz: Postage, express and telegraph, \$112.75; legal expenses, \$20; governing bodies, \$.....; official publication, \$37.35; insurance departments, \$162.20; miscellaneous, \$1,435.10; total.....	1,617.50
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Advanced to agents to be paid out of future salaries or commissions.....	426.65
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(Total expenses, \$7,003.50.)

Total disbursements.....	\$ 7,682.18
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Balance.....	\$ 2,773.27
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## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....	None.
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Mortgage loans on real estate, first liens, \$.....; other than first, \$.....; total.....	None.
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Loans secured by pledge of bonds, stocks or other collateral, .....	None.	
Book value of bonds (excluding interest) and stocks owned absolutely .....	None.	
Agents' or personal debit balances, \$.....; bills receivable, \$.....; total.....	None.	
Cash in office, \$...; deposited in First National bank .....	\$ 2,773.27	
Total .....	\$ 2,773.27	
Deduct ledger liabilities: Personal or agents' credit balances, \$31.65; borrowed money, \$2,250; all other, \$17.75; total.....	2,399.40	
Total net ledger assets .....	\$ 473.87	

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$.....; total.....	None.	
Rents due, \$.....; accrued, \$.....; total.....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.	
Gross assets.....	\$ 473.87	

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc., not included in above.....	\$ 406.20	
Agents' debit balances not unsecured, \$.....; bills receivable, unsecured, \$.....; total.....	None.	
Depreciation in ledger assets to bring same to market value, .....	None.	
Total .....	\$ 406.20	
Total admitted assets .....	\$ 67.67	

## NON-LEDGER LIABILITIES.

Losses, adjusted, due and unpaid, \$.....; not yet due, \$.....; total.....	None.	
Losses in process of adjustment, or reported, \$.....; resisted, \$.....; total .....	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	None.	
Advance assessments, \$.....; bonus or dividend obligations, \$... , total .....	None.	
All other liabilities.....	None.	
Total liabilities.....	None.	
Balance to protect contracts.....	\$ 67.67	



## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	120	\$ 164,400 00	.....	.....
Policies or certificates written or increased during the calendar year .....	686	1,042,200.00	62	\$ 113,400.00
Total.....	806	1,206,600.00	62	113,400.00
Deduct decreased or ceased to be in force during the year.....	182	198,000.00	14	24,600.00
Total policies or certificates in force December 31st (end of year) .....	674	1,068,600.00	48	88,800 00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year .....	1	1,200.00	.....	.....
Total.....	1	1,200 00	.....	.....
Losses and claims scaled down, compromised or paid during the year .....	1	1,200.00	.....	.....
Losses and claims unpaid December 31st (end of year) .....	None	None	None	None
Assessments collected during year.....	12	3,890.10	11	823.06

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid

Answer. Ten dollars after castle is organized. Usual fee charged by deputy, \$7.50.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Different castles charge according to their necessities.

When and how much of this is transferred to supreme body?

Answer. Fifteen cents per month on each member is sent to the supreme castle.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Was \$3,600; now \$1,200.

Give limiting ages for admission.

Answer. Sixteen to 60; but beneficiary certificates cannot be issued to one less than 18 or over 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; \$3, on \$500 of insurance, per week for total loss of time.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Amounts for disability benefit paid out of mortuary fund, but deducted in final settlement.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Created by calling twelve assessments the first year of each membership. First National bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At quadrennial session of the supreme castle.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, except as noted.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 8; Minnesota, 4; South Dakota, 11; Iowa, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nothing.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Twelve assessments first year for benefit fund.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### IOWA LEGION OF HONOR,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Grand President,* CHARLES E. CLARK,

*Grand Vice-President,* W. N. HENDER.

*Grand Secretary,* J. H. HELM.

[Incorporated March 19, 1879, under code of Iowa. Voluntary association. Commenced business March 19, 1879.]

Home office, Cedar Rapids, Iowa

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 2,320.46

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....None.

Dues for expenses, per capita tax..... \$ 10,838.43

Assessments: Mortuary, \$181,561.15; reserve, \$..... 181,561.15

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 142,399.58

Interest, \$....; rent, \$....; total.....None.  
 From all other sources... ..None.

Total income during the year... ..	\$ 142,300.58
Sum.....	\$ 144,730.04

## DISBURSEMENTS DURING YEAR.

Death claims, \$132,000; permanent disability claims, \$ ....; total. \$ 132,000.00  
 Temporary disability, \$....; old age benefits, \$....; total..None.  
 Payments returned to applicants or members.....None.

Total paid to members, beneficiary fund.....	\$ 132,000.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies....	1,803.28
Salaries of managers and agents not paid by commissions..None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers and committees.....	2,595.20
Amount paid to each: Grand president, \$550; grand secretary, \$1,100; grand treasurer, \$300; editor of Herald, \$188.35; committees, \$461.85.	
Salaries and other compensation of office employes.....	475.00
Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$95; total.....	85.00
Rent, \$315.32; taxes, \$....; advertising and printing, \$690.16; total.	1,005.48
All other items, viz : Postage, express and telegraph, \$476.74; legal expenses, \$....; governing bodies, \$3,552.10; official publication, \$693.56; insurance departments, \$25; miscellaneous, \$299.02; total.....	5,046.43
Total expenses, \$11,110.38.)	
Total disbursements.....	\$ 143,010.28
Balance .....	\$ 1,719.66

## LEDGER ASSETS.

Book value of real estate unincumbered, \$....; incumbered, \$....; total.....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$....; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Book value of bonds (excluding interest), and stocks owned absolutely.....	None.
Agents' or personal debit balances, \$....; bills receivable, \$ ....; total.....	None.
Cash in office, \$....; deposited in bank, \$....; in hands of grand treasurer .....	\$ 1,719.66
Total. ....	\$ 1,719.66
Deduct ledger liabilities: Personal or agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets .....	\$ 1,719.66

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body, including assessments and arrearages, estimated.....	\$ 16,000.00
Advanced assessments in the hands of subordinate lodges, estimated.....	10,000.00
Total non-ledger assets.....	\$ 26,000.00
Gross assets.....	\$ 27,719.66

**DEDUCT ASSETS NOT ADMITTED.**

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. ....None.  
 Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$....; total .....None.  
 Depreciation in ledger assets to bring same to market value .....None.

Total admitted assets ..... \$ 27,719.66

**NON-LEDGER LIABILITIES.**

Losses adjusted, due and unpaid, \$6,000; not yet due, \$10,000;  
 total ..... \$ 16,000.00  
 Losses in process of adjustment, or reported, \$10,000; resisted  
 \$....; total ..... 10,000.00  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due  
 and accrued .....None.  
 Advance assessments, \$...; bonus or dividend obligations, \$....;  
 total .....None.  
 All other liabilities .....None.  
 Total liabilities ..... \$ 26,000.00  
 Balance to protect contracts ..... \$ 1,719.66

**EXHIBIT OF CERTIFICATES OR POLICIES.**

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	6,816	\$12,286,000.00
Policies or certificates written or increased during the calendar year. ....	318	457,000.00
Total.....	6,634	12,743,000.00
Deduct decreased or ceased to be in force during the year .....	748	1,330,000.00
Total policies or certificates in force last December 31st (end of year) ..	5,886	11,413,000.00
Losses and claims unpaid December 31st (beginning of year) .....	None	None
Losses and claims incurred during the calendar year. ....	79	158,000.00
Total ..	79	158,000.00
Losses and claims scaled down, compromised or paid during the year .....	66	132,000.00
Losses and claims unpaid December 31st (end of year), including those in process of adjustment and not yet due.....	13	26,000.00
Assessments collected during year ..	13	181,561.15

**MISCELLANEOUS QUESTIONS.**

Give amount of entrance fee, and how paid.

Answer. Entrance fee paid to subordinate lodges; 50 cents certificate fee to grand lodge.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. From \$3 to \$4 per annum; as quarterly dues.

When and how much of this is transferred to supreme body?

Answer. First six months of 1897, 75 cents; last six months, \$1.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum \$1,000.

Give limiting ages for admission.

Answer. Ages 20 to 45.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. They are graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; on age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Bi-annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are policies or certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, on male members; female members in separate class; are not yet enough members in this class to pay claims in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa; 198 lodges

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten and eight-tenths

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two, male and female; \$2,000 and \$1,000.

Number of members in each class?

Answer. Five thousand seven hundred and thirty-three and 153.

Number and kind of claims for which assessments have been made.

Answer. Death losses only.

## ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

## KNIGHTS AND LADIES OF GOLDEN PRECEPT,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. W. MAHIN.

Vice-President, E. A. WORRELL.

Secretary, E. F. FRINK.

[Incorporated, August 28, 1895. Reorganized under act of 1896 Approved, April 5, 1897, Voluntary association. Commenced business, September 6, 1895.]

Home office, Clinton, Iowa.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 342.20

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees (required or represented).....	\$ 1,176.00
Dues for expenses, per capita tax, etc. ....	675.36
Assessments: Mortuary, \$1,313.84; reserve, none; total.....	1,313.84
Medical examiners' fees paid by applicant. ....	279.00

Total paid by members..... \$ 3,444.20

Interest, none; rent, none; total. ....	None.
From all other sources, viz.: Supplies, \$36.63; reinstatement fees, etc., \$23.25; note loan by board of managers, \$100; advanced by vice-president to the expense fund, \$3.42; total	168.30

Total income during the year..... \$ 3,612.50

Sum..... \$ 3,954.70

## DISBURSEMENTS DURING YEAR.

Death claims, \$949.84; permanent disability claims, none; total.. \$ 949.84

Temporary disability, none; old age benefits, none; total. None.

Payments returned to applicants or members ..... None.

Total paid to members..... \$ 949.84

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 1,424.00

Salaries of managers and agents not paid by commissions. None.

Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 26.72

Amount paid to each: Chairman board of managers, \$22.62; deputy installing officer, \$3.10.

Salaries and other compensation of office employes..... 142.40

Medical examiners' fees paid subordinate medical examiners, \$236; medical salaries or fees paid supreme or grand medical supervisors, \$53; total ..... 279.00

Rent, \$150; taxes, none; advertising and printing, \$50.10; total.. 200.10

All other items, viz.: Postage, express and telegraph, \$33.35; legal expenses, none; governing bodies, none; official publication, none; insurance departments, none; miscellaneous, \$194.09; total..... 227.44

(Total expenses, \$2,298.66).

Total disbursements..... \$ 3,248.50

Balance ..... \$ 706.20

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total..... None.

Mortgage loans on real estate, first liens, none; other than first, none; total..... None.

Loans secured by pledge of bonds, stocks, or other collateral....	None.
Book value of bonds (excluding interest) and stocks owned absolutely .....	None.
Agents or personal debit balances, none; bills receivable, none; total .....	None.
Cash in office, \$160 16; deposited in bank: Clinton National bank, \$546 04; total.....	\$ 706.20
Total.....	\$ 706.20
Total ledger assets .....	\$ 706.20

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body. Not reported by subordinate bodies.....	None.
Total non-ledger assets .....	None.
Gross assets.....	\$ 706.20

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc .....	None.
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation of ledger assets to bring same to market value....	None.

Total admitted assets..... \$ 706.20

## LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total .....	None.
Losses in process of adjustment or reported, none; resisted, none; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations, none; total (borrowed money) .....	400.00
All other liabilities.....	1,330.10
Total liabilities.....	\$ 1,730.10

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	232	\$ 315,900.00
Policies or certificates written or increased during the calendar year.....	304	287,600.00
Total.....	536	603,500.00
Deduct decreased or ceased to be in force during the year.....	150	125,400.00
Total policies or certificates in force December 31st (end of year).....	443	468,100.00
Losses and claims unpaid December 31st (beginning of year).....	1	88.32
Losses and claims incurred during the calendar year.....	3	861.52
Total.....	4	949.84
Losses and claims scaled down, compromised or paid during the year .....	4	949.84
Losses and claims unpaid last December 31st (end of year).....	.....	.....
Assessments collected during year .....	6	1,498.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Male \$5, females \$3; paid to subordinate lodges, agent or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Annual dues of subordinate bodies not fixed by supreme lodge. Supreme lodge requires \$1 annual dues from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Fifteen hundred dollars and one hundred dollars.

Give limiting ages for admission.

Answer. Sixteen to sixty.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums charged.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Tables not used.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent of mortuary assessments to expense fund; 25 per cent of first year's net contributions for purpose of building up the order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, the unused part of mortuary assessments at end of each year less one full assessment is placed in reserve fund, only to be used in paying death losses when in excess of 10 to 1,000 members per year; placed in Clinton National bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Supreme officers biennially by supreme lodge.

If not, how are they chosen?

Answer. Directors annually by supreme officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not less than six, nor more than twelve assessments yearly.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, the policy calls for net mortuary proceeds of one assessment, not to exceed the amount named in the certificate.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, nineteen lodges.



What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Three and seven-tenths.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Six classes—\$1,500, \$1,000, \$800, \$600, \$100 and social without benefits.

Number of members in each class.

Answer. First, 229; second, 114; third, 9; fourth, 8; fifth, 16; sixth, 75.

Number and kind of claims for which assessments have been made.

Answer. Six mortuary assessments.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### KNIGHTS AND LADIES OF HONOR,

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.]

President, L. B. LOCKARD.

Vice-President, H. FREDERICK THAL.

Secretary, C. W. HARVEY.

[Incorporated April, 1878, under chapter 787. Approved April, 1878. Voluntary association, organized September, 1877. Commenced business September, 1877.]

Home office, Indianapolis, Ind.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .... \$ 25,037.06

#### INCOME DURING YEAR.

Gross amount paid members to the society, without deductions, as follows:

Gross amount of relief fund certificates ..... \$ 4,510.00

Dues for expenses, per capita tax, etc ..... 29,158.50

Assessments: Mortuary, \$1,183,686.55; reserve, \$ ...; total ..... 1,183,686.55

Medical examiners' fees paid by applicant.. Cannot give amount.

Total paid by members ..... \$1,227,355.05

Interest, \$797.90; rent, \$110; total ..... 907.90

From all other sources, viz: Sale of supplies, \$1,306.33; attorney fees returned, \$75; fines, \$156; postage stamps sold, \$14; other items, \$18.12; total ..... 1,472.44

Total income during the year ..... \$1,229,735.29

Sum ..... \$1,251,772.45

#### DISBURSEMENTS DURING YEAR.

Death claims, \$1,191,590; permanent disability claims, none; total \$1,191,590.00

Temporary disability, none; old age benefits, none; total None.

Payments returned to applicants or members ..... None.

Total paid to members ..... \$1,191,590.00

Commissions, fees and salaries paid or allowed to agents and subordinate lodges for organization of subordinate bodies ..... 7,688.93

Salaries of managers and agents not paid by commissions ..... 1,254.14

Total amount of salaries, fees per diem, mileage, expenses paid to officers ..... 10,372.55

Amount salary paid to each: President, per annum, \$2,500; secretary, per annum, \$2,500; treasurer, per annum, \$2,500; mileage and per diem to officers and committees, \$2,772.55.	
Salaries and other compensation of office employees and janitor.	\$ 6,889.49
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total.....	None.
Rent, \$2,035; taxes and insurance, \$169.50; advertising and printing, \$2,818.71; total.....	5,049.61
All other items, viz : Postage, express and telegraph, \$1,331.49; legal expenses, \$1,571.11; total.....	2,902.60
Governing bodies, \$6,468.23; official publication, \$3,300; insurance departments, \$183; miscellaneous, \$1,118.74; total.....	11,069.96
Real estate improvement, \$204.35; supplies, \$1,122.27; total.....	1,327.10
Total disbursements.....	\$1,238,044.38
Balance .....	\$ 16,728.07

## LEDGER ASSETS.

Book value of real estate January 1, 1897, unincumbered, \$5,503; incumbered, none; total.....	\$ 6,508.00
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds, (excluding interest) and stocks, owned absolutely. ....	None.
Agents' or personal or debit balances, none; bills receivable, none; total .....	None.
Cash in office, \$....; deposited in bank, \$....; cash balance in hands of treasurer after deducting all outstanding warrants drawn on him, \$5,035.81; total.....	6,035.81
Value of office furniture, fixtures and supplies, January 1, 1897. ....	4,189.26
Total invested assets.....	\$ 16,728.07
Added for real estate improvement during 1897.....	204.35
Total .....	\$ 16,932.42
Deduct for decrease in value of office furniture, fixtures and supplies, end of year .....	365.49
Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets December 31, 1897.....	\$ 16,566.93

## NON-LEDGER ASSETS.

Interest due, \$56.65; accrued, \$ ....; total. ....	\$ 56.65
Per capita tax collected and in hands of subordinate lodges, but not yet sent to supreme lodge.....	35,500.00
Balance due from grand lodges for supplies sold.....	608.19
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments levied and in process of collection by subordinate lodges.....	141,000.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	72,200.00
Total non-ledger assets .....	\$ 219,364.81
Gross assets.....	\$ 285,911.77

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 3,823.77
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.

Depreciation of ledger assets to bring same to market value  
.....None.

Total.....	\$ 3,922.77
Total admitted assets.....	\$ 292,108.00

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, \$107,500; total.....	\$ 107,500.00
Losses in process of adjustment, or reported, \$110,083.33; resisted, \$7,000; total.....	117,083.33
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	224,583.33
Balance to protect contracts.....	\$ 37,534.67
Comprised under the following funds:	
Mortuary (and assets not admitted).....	\$ 232,677.15
Reserve (less amount thereof included in liabilities and assets not admitted).....	None
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	39,530.85
Total.....	\$ 262,108.00
Less unpaid death claims.....	224,583.33
Total special funds.....	\$ 37,534.67

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	70,927	\$84,462,000.00	162	\$ 174,000.00
Policies or certificates written or increased during the calendar year.....	3,384	3,280,500.00	4	3,500.00
Total.....	74,311	87,742,500.00	166	177,500.00
Deduct: Deceased or ceased to be in force during the year.....	7,874	8,972,000.00	14	17,000.00
Total policies or certificates in force December 31st (end of year).....	66,437	78,770,500.00	152	160,500.00
Losses and claims unpaid December 31st (beginning of year).....	216	269,083.33	1	1,000.00
Losses and claims incurred during the calendar year.....	962	1,147,090.00	1	1,000.00
Total.....	1,178	1,416,173.33	2	2,000.00
Losses and claims scaled down, compromised or paid during the year.....	996	1,191,590.00	2	2,000.00
Losses and claims unpaid December 31st (end of year).....	182	224,583.33	None	None
Assessments collected during year.....	16	1,183,686.85	16	2,562.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Initiation fee usually \$3, and relief fund certificate \$1; paid to subordinate lodge at admission.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Usually \$4; paid in quarterly installments.

When and how much of this is transferred to supreme body?

Answer. One dollar per annum in two equal installments.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand and five hundred dollars.

Give limiting ages for admission.

Answer. For relief fund, 18 to 49; for social members, 18 to 64.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Assessments are levied at age of entry, and rates are graded by age and amount of benefit.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial sessions of supreme lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Makes no such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, except those compromised.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 20; Arkansas, 48; California, 19; Colorado, 4; Connecticut, 2; District of Columbia, 1; Georgia, 8; Illinois, 189; Indiana, 51; Iowa, 7; Kansas, 7; Kentucky, 48; Maryland, 2; Massachusetts, 32; Michigan, 4; Minnesota, 1; Mississippi, 54; Missouri, 78; Nebraska, 1; New Hampshire, 5; New Jersey, 59; New York, 156; North Carolina, 18; Ohio, 67; Oregon, 3; Pennsylvania, 78; Rhode Island, 9; South Carolina, 24; Tennessee, 49; Texas, 113; Vermont, 2; Virginia, 2; West Virginia, 1; Wisconsin, 7.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**KNIGHTS AND LADIES OF SECURITY,**

Organized under the laws of the State of Kansas, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President, W. B. KIRKPATRICK.*

*Vice-President, G. A. GOUER.*

*Secretary, J. M. WALLACE.*

[Incorporated February 22, 1892, under general statutes, 1893, and amended chapter, 38,  
 1879. Voluntary association. Commenced business February 22, 1892.]

Home office, Topeka, Kan.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 44,638.42

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions as follows:

Gross amount of membership fees. .... \$ 3,311.90  
 Dues for expense, per capita tax, etc. .... 23,832.90  
 Assessments: Mortuary, \$167,523.12; reserve, \$32,838.57; total .... 200,361.69  
 Medical examiners' fees paid by applicant. .... None.

Total paid by members. .... \$ 227,515.49  
 Interest, \$2,192.78; rents, \$....; total ..... 2,192.78  
 From all other sources, viz: Supplies ..... 1,608.85

Total income during the year. .... \$ 231,317.12

Sum. .... \$ 275,955.54

## DISBURSEMENTS DURING YEAR.

Death claims, \$167,529; permanent disability claims, \$1,437.50;  
 total. .... \$168,966.50  
 Temporary disability, \$....; old age benefits, \$....; total. .... None.  
 Payments returned to applicants or members ..... 147.89

Total paid to members ..... \$ 169,114.39

Commissions, fees and salaries paid or allowed to agents for  
 organization of subordinate bodies ..... 3,574.33

Salaries of managers and agents not paid by commissions. .... None.

Total amount of salaries, fees per diem, mileage, expenses paid  
 to officers. .... 5,589.00

Amount paid to each: President, \$2,788; secretary, \$2,451; treasurer,  
 \$350.

salaries and other compensation of office employees. .... 1,200.00

Medical examiners' fees, paid subordinate medical examiners,  
 \$....; medical salaries or fees paid supreme or grand medical  
 supervisors ..... 2,406.00

Rents, \$1,060; taxes, \$....; advertising and printing, \$2,469.19;  
 total. .... 3,519.19

All other items, viz: Postage, express and telegraph, \$387.35;  
 legal expenses, \$389.05; governing bodies, \$1,091.58; official  
 publication, \$2,768.79; insurance departments, \$144; miscellaneous,  
 \$....; bonds, \$245; type mailing list, \$635.87; interest,  
 \$722; sundry expenses, \$866; total. .... 7,470.53

(Total expenses, \$23,759.05.)

Total disbursements. .... \$ 192,573.94

Balance ..... \$ 83,381.60

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$1,569.66; incumbered, \$....; total.....	\$ 1,569.66
Mortgage loans on real estate, first liens, \$68,804.35; other than first, \$....; total.....	68,804.35
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Agents' or personal debit balances, \$....; bills receivable, \$40 00; total.....	40.00
Cash in office, \$....; deposited in bank: Central National & Merchants National .....	19,123.71
Total.....	\$ 89,540.72
Deduct ledger liabilities: Personal or agents' credit balances, \$458.12; borrowed money, \$6,000; all other, \$....; total.....	6,458.12
Total net ledger assets.....	\$ 83,082.60

## NON-LEDGER ASSETS.

Interest due, \$342.40; accrued \$1,444.48; total.....	\$ 1,786.88
Rents due, none; accrued, none; total.....	None.
Market value of real estate over book value.....	1,000.00
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	15,500.00
Reserve fund, \$7,000; general fund, \$7,000; collected by subordinate bodies and not yet turned over to supreme body.....	14,000.00
Total non-ledger assets.....	\$ 32,286.88
Gross assets .....	\$ 115,369.48

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$ ....; total.....	None.
Excess of assessments in hands of subordinate bodies over liabilities.....	\$ 1,000.00
Depreciation of ledger assets to bring same to market value.....	None.
Total .....	\$ 1,000.00
Total admitted assets .....	\$ 114,369.48

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$ ....; not yet due, \$ ....; total, .....	None.
Losses in process of adjustment, or reported, \$14,000; resiated, \$500; total.....	\$ 14,500.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$....; bonus or dividend obligations, ....; total.....	None.
All other liabilities, viz: .....	None.
Total liabilities .....	\$ 14,500.00
Balance, to protect contracts.....	\$ 99,869.48
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 1,905.96
Reserve (less amount thereof included in liabilities and assets not admitted).....	97,919.13

Emergency (less amount thereof included in liabilities and assets not admitted).....None.

Expense (less amount thereof included in liabilities and assets not admitted).....\$ 644.37

Total special funds.....\$ 90,896.46

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	15,096	\$24,908,500 00	391	\$ 568,000.00
Policies or certificates written or increased during the calendar year.....	5,232	7,202,000.00	155	200,000.00
Total.....	20,328	32,110,500 00	546	768,000.00
Deduct decreased or ceased to be in force during the year.....	1,901	2,916,000 00	78	112,500.00
Total policies or certificates in force December 31st (end of year).....	18,427	29,294,500.00	468	673,500.00
Losses and claims unpaid December 31st (beginning of year).....		951.50		
Losses and claims incurred during the calendar year.....	106	163,577.50	2	4,000.00
Total.....	106	167,529.00	2	4,000.00
Losses and claims scaled down, compromised or paid during the year.....	109	168,966 50	2	4,000.00
Losses and claims unpaid December 31st (end of year).....				
Assessments collected during year.....	12	167,522.00	12	3,996.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Fifty cents to \$1.50 for all ages at date of entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From \$2 to \$4. One dollar and sixty cents per capita tax per annum.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars to \$3,000.

Give limiting ages for admission.

Answer. Eighteen to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes; by assessments, which are regularly collected, together with reserve fund, which is accumulated.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No; except 10 per cent of the certificate annually after 70 years, which payments are provided for through the reserve fund of the society; only loss of limb and total blindness.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are graded at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Each person pays \$1 per \$1,000 per annum until he pays \$50. Dying before \$50 is paid balance is deducted from benefits. Reserve fund interest used to pay assessments when more than twelve is required in any one year. Reserve fund invested in real estate mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Every fourth year.

If not, how are they chosen?

Answer. One trustee each year.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society will not assess more than once a month until all reserve fund is exhausted.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 280; Missouri, 53; Nebraska, 44; Oregon, 7; Iowa, 19; Ohio, 37; Pennsylvania, 2; Michigan, 14; Indiana, 4; Illinois, 34; California, 2; Oklahoma, 2; Montana, 2; Washington, 3.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. One hundred and two.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### LOYAL MYSTIC LEGION OF AMERICA,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, J. B. HEARTWELL.*

*First Vice-President, J. T. OGDEN.*

*Secretary, GEO. O. CHURCHILL.*

*Second Vice-President, F. J. SCHAUFFELBERGER.*

[Incorporated February 24, 1892, under law of 1887. Approved March 29, 1887, chapter 18. Voluntary association. Commenced business March 21, 1892.]

Home office, Hastings, Neb.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 31,462.69

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees..... \$ 9,335.00

Dues for expenses, per capita tax, etc..... 4,138.50



Assessments: Mortuary, \$12,660.50; reserve, \$25,837; total..... \$ 38,497.50  
 Medical examiners' fees paid by applicant..... 2,815.50

Total paid by members..... \$ 54,896.50  
 Interest, \$171.50; rent, \$.....; total..... 171.50  
 From all other sources, viz.: Certificate fees, supplies, etc..... 248.28

Total income during the year..... \$ 55,246.28  
 Sum..... \$ 66,706.01

## DISBURSEMENTS DURING YEAR.

Death claims, \$11,000; permanent disability claims, \$.....; total. \$ 11,000.00  
 Temporary disability, \$.....; old age benefits, \$.....; total.... None.

Payments returned to applicants or members..... 605.00

Total paid to members..... \$ 11,605.00  
 Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 8,780.00  
 Salaries of managers and agents not paid by commissions. None.  
 Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 3,328.00

Amount paid to each: S. W. secretary, \$1,607; S. W. treasurer, \$658; S. W. vice-councilor, \$1,068.

Salaries and other compensation of office employees..... 178.07

Medical examiners' fees, paid subordinate medical examiners, \$1,877; medical salaries or fees paid supreme or grand medical supervisors, \$938.50; total..... 2,815.50

Rent, \$150; taxes, \$2.50; advertising and printing, \$552.05; total... 704.05

All other items, viz.: Postage, express and telegraph, \$331.98; insurance departments, \$66.00; miscellaneous, \$2,104.99; total. 2,403.57  
 (Total expenses, \$18,209.79.)

Total disbursements..... 20,514.79  
 Balance..... \$ 56,894.23

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total..... None.

Mortgage loans on real estate, first liens, \$4,450; other than first, \$.....; total..... \$ 4,450.00

Loans secured by pledge of bonds, stocks or other collateral.... None.

Book value of bonds (excluding interest) and stocks owned absolutely..... None.

Agents' or personal debit balances, \$.....; bills receivable, \$.....; total..... None.

Cash in office, \$.....; deposited in banks: First National bank, Hastings, Neb., \$2,074.23; also, \$50,370 of reserve fund notes deposited in same bank; total..... 52,444.22

Total..... \$ 56,894.22

Deduct ledger liabilities: Personal or agents' credit balances, \$.....; borrowed money, \$1,800; all other, \$.....; total..... 1,800.00

Total net ledger assets..... \$ 55,094.22

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$40.50; total..... \$ 40.50

Rents due, \$.....; accrued, \$.....; total..... None.

Market value of real estate over book value..... None.

Market value of bonds (not including interest) and stocks over book value..... None.

Assessments actually collected by subordinate bodies not yet turned over to supreme body..... 2,174.55

Total non-ledger assets..... 2,214.75

Gross assets..... \$ 57,268.97

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc .....	None.
Personal or agents' debit balances unsecured, \$ .....; bills receivable unsecured, \$ .....; total .....	None.
Excess of mortuary assessment over liabilities .....	\$ 2,174.25
Depreciation of ledger assets to bring same to market value.....	None.
Total .....	\$ 2,174.25
Total admitted assets.....	\$ 55,134.72

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$ .....; not yet due, \$ .....; total .....	None.
Losses in process of adjustment, or reported, \$ ...; resisted, \$ .....; total .....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	None.
Advance assessments, \$ .....; bonus or dividend obligations, \$ ...; total .....	None.
All other liabilities.....	None.
Total liabilities.....	None.
Balance to protect contracts .....	\$ 55,134.72
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 1,650.50
Reserve (less amount thereof included in liabilities and assets not admitted).....	53,080.50
Emergency (less amount thereof included in liabilities and assets not admitted).....	312.48
Expense (less amount thereof included in liabilities and assets not admitted).....	101.24
Total special funds.....	\$ 55,134.72

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,062	\$3,110,500.00	286	\$ 324,000.00
Policies or certificates written or increased during the calendar year.....	1,876	2,771,500.00	55	76,000.00
Total .....	3,938	5,882,000.00	341	410,000.00
Deduct decreased or ceased to be in force during the year .....	332	463,000.00	127	147,000.00
Total policies or certificates in force December 31st (end of year).....	3,606	5,419,000.00	214	263,000.00
Losses and claims unpaid December 31 (beginning of year) .....				
Losses and claims incurred during the calendar year .....	7	11,000.00		
Total .....	7	11,000.00		
Losses and claims scaled down, compromised or paid during the year .....	7	11,000.00		
Losses and claims unpaid December 31st (end of year).....				
Assessments collected during year .....	7	12,680.50	7	512.40

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita taxes \$2 per member per annum to supreme body. Subordinate councils make their own local dues in addition.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.

Give limiting ages for admission.

Answer. Eighteen to fifty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-tenth of certificate annually for ten years for permanent disability, and same at 70 years, counted as permanent disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created and where deposited?

Answer. To relieve from excessive assessments; pays a charge of \$1 for each \$100 named in certificate; deposited in First National bank, Hastings, Neb.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Pennsylvania, 3; Indiana, 4; Minnesota, 6; California, 3; Colorado, 1; Iowa, 15; Kansas, 4; Nebraska, 77.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Seven deaths.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MODERN BROTHERHOOD OF AMERICA,

Organised under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, T. B. HANLEY.

Vice-President, GEORGE E. BEATTY.

Secretary, A. C. ELLIOTT.

[Incorporated, March 20, 1897. Voluntary association. Organized, March 10, 1897. Commenced business, April 5, 1897.]

Home office, Tipton, Iowa.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... None.

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 26,745.00
Dues for expenses, per capita tax, etc.....	3,663.15
Assessments: Mortuary, \$3,212.50; reserve, \$2,912.53; total.....	6,125.03
Medical examiners' fees paid by applicant.....	7,315.50

Total paid by members.....	\$ 43,847.68
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Interest, none; rent, none; total.....None.

From all other sources, viz.: Membership fee, \$8; bills payable, \$2,500; funds undistributed, \$155.85; total.....	2,663.85
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Total income during the year.....	\$ 46,511.53
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Sum.....	\$ 46,511.53
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## DISBURSEMENTS DURING YEAR.

Death claims, \$2,000; permanent disability claims, none; total..	\$ 2,000.00
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Temporary disability, \$550; old age benefits, none; total....	550.00
--	--------

Payments returned to applicants or members.....	47.00
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Total paid to members.....	\$ 2,597.00
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	26,454.00
--	-----------

Salaries of managers and agents not paid by commissions.....	730.00
--	--------

Total amount of salaries, fees per diem, mileage and expenses paid to officers.....None.

Amount paid to each.....None.

Salaries and other compensation of office employes.....	421.02
---	--------

Medical examiners' fees paid subordinate medical examiners, \$4,877; medical salaries or fees paid supreme or grand medical supervisors, \$1,872.50; total.....	6,749.50
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Rent, \$43; taxes, none; advertising and printing, \$1,527.02; total.....	1,575.02
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All other items, viz.: Postage, express and telegraph, \$272.39; legal expenses, none; governing bodies, none; official publication, \$275.50; insurance departments, \$90.50; miscellaneous, \$2,648.61; total.....	3,287.00
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(Total expenses, \$39,216.54.)

Total disbursements.....	\$ 41,813.54
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Balance.....	\$ 4,697.99
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## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.	
Loans secured by pledge of bonds, stocks or other collateral .....	None.	
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.	
Agents' or personal debit balances, \$105; bills receivable, \$181.43; total.....	\$	286.43
Cash in office, \$1,038.23; deposited in bank: First National bank, \$3,383.23; total.....		4,411.56
Total.....	\$	4,697.99
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, \$3,500; all other, none; total.....		2,500.00
Total net ledger assets.....	\$	2,197.99

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.	
Rents due and accrued.....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value .....	None.	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.	
Total non-ledger assets .....	None.	
Gross assets.....	\$	2,197.99

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. Not regarded as an asset.		
Personal or agents' debit balances unsecured, \$105; bills receivable unsecured, \$181.43; total.....	\$	286.43
Depreciation of ledger assets to bring same to market value.....		None.
Total .....	\$	286.43
Total admitted assets .....	\$	1,911.56

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total.....	None.	
Losses in process of adjustment or reported, none; re-listed, none; total.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	None.	
Advance assessments, none; bonus or dividend obligations, none; total.....	None.	
All other liabilities.....	None.	
Total liabilities.....	None.	
Balance to protect contracts.....	\$	1,911.56

## EXHIBIT OF CERTIFICATES OR POLICIES.

	BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....		
Policies or certificates written or increased during the calendar year.....	4,778	\$ 7,462,500.00
Total.....	4,778	7,462,500.00
Deduct decreased or ceased to be in force during the year.....	541	780,000.00
Total policies or certificates in force December 31st (end of year).....	4,237	6,682,500.00
Losses and claims unpaid December 31st (beginning of year).....		
Losses and claims incurred during the calendar year.....	5	2,550.00
Total.....	5	2,550.00
Losses and claims scaled down, compromised or paid during the year.....	5	5,550.00
Losses and claims unpaid December 31st (end of year).....		
Assessments collected during year.....	1	2,346.50

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars on \$500 and \$1,000 certificate; \$6 on \$2,000 certificate, and \$7 on \$3,000 certificates; collected by deputy.

Give amount of annual dues to subordinate bodies, and how paid When and how much of this is transferred to supreme body?

Answer. Two dollars collected quarterly; all paid to supreme body. Subordinates can vote additional amount for local expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Three thousand, 45 years or under; \$2,000, 50 years or under; \$1,000 and \$500, 55 years or under.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, provided for by assessment same as in case of death.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Accident, total disability and old age claims are paid from the assessments.

Has the society any emergency or reserve funds?

Answer. Yes, to keep assessments from exceeding twelve in any one year, \$3 for every \$1,000 in force distributed over five years.

For what purpose, how created, and where deposited?

Answer. Deposited in First National bank of Tipton until invested in mortgages or bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the members once in four years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. We do not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. It has; yes.

Does the society pay any commission or compensation to agents other than for organizing and reorganizing subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 2; Minnesota, 5; Nebraska, 9; Iowa, 179.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. One assessment to cover both death and accident claims.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### MODERN WOODMEN OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Head Consul, W. A. NORTHOOT.*

*Head Clerk, O. W. HAWES.*

[Incorporated May 5, 1884. Voluntary association. Commenced business January 2, 1883.]

Home office, Rock Island, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 206,756.17

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees (none received at head camp)

.....None.

Dues for expenses, per capita tax, etc..... 222,494.00

Assessments: Mortuary, \$3,073,371.75; reserve, \$....; total ..... 2,073,371.75

Medical examiners' fees paid by applicant.....None.

Total paid by members ..... \$2,305,865.75

Interest, \$6,363.20; rent, \$....; total..... 6,363.20

From all other sources, viz: Certificate and social member fees,

\$5,355.00; supplies sold, \$41,129.11; sale of buildings, Woodman

lot, \$831.50; total..... 47,315.61

Total income during the year.....

2,353,542.56

Sum.....

\$2,629,399.73

## DISBURSEMENTS DURING YEAR.

Death claims, \$1,905,250.00; permanent disability claims, \$....; total.....\$1,905,250.00  
 Temporary disability, \$....; old age benefits, \$....; total.....None.  
 Payments returned to applicants or members. ....None.

Total paid to members. ....\$1,905,250.00  
 Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....None.  
 Salaries of managers and agents not paid by commissions None.  
 Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 13,085.53  
 Salaries and other compensation of office employees..... 21,787.36  
 Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisor, \$....; total..... None.  
 Rent, taxes, stationery, advertising and printing..... 12,326.96  
 All other items: Postage, express and telegraph, \$7,295.94; legal expenses, \$1,679.45; governing bodies, \$10,410.19; official publication, \$25,877.91; insurance departments, \$....; miscellaneous, \$....; litigation, \$3,111.02; supplies purchased for resale, \$22,893.69; furniture, \$914.81; building account, \$1,788.70; field work, \$23,979.87; mileage and per diem state camp, \$37,605.27; expense head camp, \$35,086.72; occupation rebate, \$764.05; removal expense, \$1,741.51; total..... 172,893.73  
 (Total expenses, \$227,870.54.)

Total disbursements..... \$2,133,120.54  
 Balance..... \$ 493,179.19

## LEDGER ASSETS.

Book value of real estate unincumbered, \$6,618.50; incumbered, \$....; total..... \$ 6,618.50  
 Mortgage loans on real estate, building account, first liens.... 1,788.70  
 Loans secured by pledge of bonds, stocks or other collateral .....None.  
 Book value of bonds (excluding interest) and stocks owned absolutely. ....None.  
 Agents' or personal debit balances, \$....; bills receivable, \$....; total.....None.  
 Cash, Union National bank, Omaha, Neb., and with head banker..... 493,179.19  
 Total..... \$ 501,586.39  
 Deduct ledger liabilities: Personal or agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....None.  
 Total net ledger assets..... \$ 501,586.39

## NON-LEDGER LIABILITIES.

Interest due and accrued .....None.  
 Rents due and accrued. ....None.  
 Market value of real estate over book value. ....None.  
 Market value of bonds (not including interest) and stocks over book value.....None.  
 Assessments actually collected by subordinate bodies not yet turned over to supreme body..... \$ 228,000.00  
 Total non-ledger assets..... \$ 228,000.00  
 Gross assets..... \$ 729,586.39

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. ....None.



Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$ ....; total ..... None.  
 Depreciation of ledger assets to bring same to market value..... None.  
 Total ..... None.  
 Total admitted assets..... \$ 729,899.20

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$20,000; not yet due, \$...; total. \$ 20,000.00  
 Losses in process of adjustment, or reported, \$307,500; resisted, \$12,000; total..... 219,500.00  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued..... 1,876 25  
 Advance assessments, \$ ....; bonus or dividend obligations, \$....; total ..... None.  
 All other liabilities..... None.  
 Total liabilities..... 241,376 25  
 Balance to protect contracts..... \$ 488,510 14

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	206,586	\$406,684,000.00	25,869	\$60,487,000.00
Policies or certificates written or increased during the calendar year.....	64,690	113,475,500.00	2,530	16,896,520.00
Suspended in 1896 and reinstated in 1897.....	5,780	11,408,500.00	754	1,507,800.00
Total.....	277,006	531,568,000.00	31,153	68,981,000.00
Deduct decreased or ceased to be in force during the year.....	17,422	34,493,500.00	2,401	4,749,500.00
Total policies or certificates in force December 31st (end of year).....	259,584	497,074,500.00	28,752	64,231,500.00
Losses and claims unpaid December 31st (beginning of year).....	51	105,000.00	10	19,000.00
Losses and claims incurred during the calendar year.....	1,033	2,049,500.00	96	186,000.00
Total.....	1,084	2,154,500.00	106	205,000.00
Losses and claims scaled down, compromised or paid during the year.....	964	1,915,000.00	94	181,000.00
Losses and claims unpaid December 31st (end of year).....	120	239,500.00	12	24,000.00
Assessments collected during year.....	10	2,073,371.75	10	265,294.50

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee established by by-laws at \$5; no part comes into funds of head camp, goes to local camp or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar per annum collected semi-annually from each member; to head camp.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand to five hundred dollars.

Give limiting ages for admission.

Answer. Eighteen to forty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting of head camp.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 1,186; Iowa, 706; Wisconsin, 493; Kansas, 543; Nebraska, 494; Minnesota, 417; Michigan, 209; South Dakota, 161; Dakota, 132; Missouri, 501; Indiana, 191; Ohio, 112; West Virginia, 2; Pennsylvania, 1; Wyoming, 5; Montana, 1; Idaho, 2; Washington, 3; Oregon, 1.

What was the expected mortality for the year according to the actuaries table of mortality?

Answer. 9.33.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### MUTUAL PROTECTIVE LEAGUE,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Vice-President*, E. E. BRASON, chief executive officer. *Secretary*, J. R. PAISLEY.

[Incorporated April 15, 1893, under laws governing fraternal and beneficiary societies of 1893 and amended in 1895. Voluntary association. Approved June 21, 1895.]

Home office, Litchfield, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 3,975.35
Dues for expenses, per capita tax, etc.....	1,011.33
Assessments: Mortuary, \$757.90; reserve, \$....; total .....	757.90
Medical examiners' fees paid by applicant.....	1,518.50

Total paid by members..... \$ 7,262.97

Interest, none; rent, none; total.....None.

From all other sources, viz.: Supplies, \$10.29; charter fees, \$79.72; certificate fees, \$41; charter membership fees, \$342.12; miscellaneous, \$11.56; total.....

484.69

Total income during the year..... \$ 7,747.66

Sum..... \$ 7,747.66

## DISBURSEMENTS DURING YEAR.

Death claims, \$800; permanent disability claims, \$....; total.....	\$ 800.00
Temporary disability, none; old age benefits, none; total.....	None.
Payments returned to applicants or members.....	461.50

Total paid to members..... \$ 1,261.50

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....

3,513.75

Salaries of managers and agents not paid by commissions.....

85.15

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....

410.49

Amount paid to each: Supreme vice-president, \$150; ———, \$175; ———, \$8.34; board of directors, \$77.15.

Salaries and other compensation of office employees.....

21.00

Medical examiners' fees, paid subordinate medical examiners, \$1,032.50; medical salaries or fees paid supreme or grand medical supervisors, \$486; total .....

1,518.50

Rent, \$30; taxes, \$....; advertising and printing, \$463.15; total....

493.15

All other items, viz.: Postage and express, \$110.04; legal expenses, none; governing bodies, none; official publication, \$290; insurance departments, \$196.37; miscellaneous, \$220.82; commercial supplies \$70.35; office furniture, \$141.72; total.....

969.90

(Total expenses, \$7,011.24.)

Total disbursements..... \$ 8,272.74

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....None.

Mortgage loans on real estate, first liens, \$ ....; other than first, \$.... total.....None.

Loans secured by pledge of bonds, stocks, or other collateral.....None.

Book value of bonds (excluding interest) and stocks owned absolutely.....None.

Agents' or personal debit balances, \$....; bills receivable, \$ ....; total.....None.

Cash in office, \$ ....; deposited in banks, \$....; supreme treasurer, \$247.33; total..... \$ 247.33

Total .....

247.33

Total net ledger assets .....

\$ 247.33

## NON-LEDGER ASSETS.

Interest due, \$....; accrued, \$....; total.....None.

Rents due, \$....; accrued, \$....; total.....None.

Market value of real estate over book value.....None.  
 Market value of bonds (not including interest) and stocks over  
 book value.....None.  
 Assessments actually collected by subordinate bodies not yet  
 turned over to supreme body .....None.  
 Total non-ledger assets.....None.

Gross assets.....

\$ 247.38

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, sta-  
 tionery, etc.....None.  
 Personal or agents' debit balances unsecured, \$....; bills  
 receivable, unsecured, \$ ; total.....None.  
 Depreciation of ledger assets to bring same to market value  
 .....None.  
 Total.....None.

Total admitted assets.....

\$ 247.38

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total  
 .....None.  
 Losses in process of adjustment, or reported, \$....; resisted,  
 \$....; total.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and  
 accrued.. \$ 968.23  
 Advance assessments, \$....; bonus or dividend obligations, \$....;  
 total.....None.  
 All other liabilities, viz.: Borrowed money..... 772 46

Total liabilities.....

\$ 1,740.69

EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	None	None	None	None
Policies or certificates written or increased during the calendar year.....	1,840	\$2,665,000.00	15	\$ 19,500
Total.....	1,840	2,665,000.00	15	19,500
Deduct decreased or ceased to be in force dur- ing the year.....	272	249,500.00	15	19,500
Total policies or certificates in force De- cember 31st (end of year).....	1,568	2,315,500.00	None	None
Losses and claims unpaid December 31st (be- ginning of year).....	None	None	None	None
Losses and claims incurred during the calen- dar year.....	1	800.00	None	None
Total.....	1	800.00	None	None
Losses and claims scaled down, compromised or paid during the year.....	1	800 00	None	None
Losses and claims unpaid December 31st (end of year).....	None	None	None	None
Assessments collected during year.....	1	757 90	None	None

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid?

Answer. Two dollars and fifty cents for \$500, \$4 for \$1,000, \$5 for \$2,000 certificate,  
 and paid at time of making application.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Council dues are fixed by council, and cannot be less than \$1 per annum,  
 payable quarterly.

When and how much of this is transferred to supreme body?

Answer. One dollar per capita taxes, paid to the supreme council annually in semi-annual payments.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.

Give limiting ages for admission.

Answer. Not under 18 years, and 50 years, at nearest birthday.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. It pays a permanent disability benefit.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. No special table is used; assessments are levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, for payment of death and disability claims when twelve assessments in one year will not pay all claims; created by deducting 20 per cent from a member's certificate in case of death within one year from date of certificate, and in like manner 10 per cent is deducted the second year; is to be invested in first-class convertible interest-bearing bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Elected by members triennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not; the number of assessments is unlimited.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 47; Iowa, 1; Kansas, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 9.20 per \$1,000.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## MYSTIC WORKERS OF THE WORLD,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Master, GEO. W. HOWE.*

*Supreme Vice-Master, R. S. COWAN.*

*Supreme Secretary, EDMUND JACKSON.*

[Incorporated February 24, 1896, under fraternal beneficiary. Approved June 23, 1893. Voluntary association, organized February 24, 1896. Commenced business February 24, 1896.]

Home office, Fulton, Ill.

## BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year....	\$	462.93
Error last year (omitted) .....		11.00

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:		
Gross amount of membership fees.....	\$	6,042.00
Dues for expenses, per capita tax, etc.....		3,749.00
Assessments: Mortuary, \$6,987.61; reserve, none; total.....		6,987.61
Medical examiners' fees paid by applicant .....		2,015.00
Total paid by members.....	\$	18,798.61
Interest, none; rent, none; total.....		None.
From all other sources, viz: Supplies, \$392.73; fines, 45 cents; new certificates, \$23.50; total.....		416.68
Orders outstanding.....		1,105.89
Total income during the year.....		20,316.18
Sum.....	\$	20,790.11

## DISBURSEMENTS DURING YEAR.

Death claims, \$6,500; permanent disability claims, \$500; total....	\$	7,000.00
Temporary disability, none; old age benefits, none; total. None.		
Payments returned to applicants or members.....		None.
Total paid to members .....	\$	7,000.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		6,042.00
Salaries of managers and agents not paid by commissions.....		1,880.12
Total amount of salaries, fees per diem, mileage, expenses paid to officers. ....		1,436.10
Amount paid to each: Supreme secretary, \$1,071.75; supreme master and board of directors, \$363.35.		
Salaries and other compensation of office employees.....		273.10
Medical examiners' fees, paid subordinate medical examiners, \$1,612; medical salaries or fees paid supreme or grand medical supervisors, \$408; total.....		2,015.00
Rent, \$36; taxes, none; advertising and printing, \$532.03; total..		568.03
All other items, viz: Postage, express and telegraph, \$144.50; legal expenses, none; governing bodies, none; official publication, \$527; insurance departments, \$6; miscellaneous, \$442.88; supplies and sundries, \$80.32; total .....		1,180.70
(Total expenses, \$13,324.05.)		
Total disbursements .....	\$	20,384.05
Balance. ....	\$	406.06

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents' or personal debit balances, none; bills receivable, \$516.10; total.....	\$ 516.10
Cash in office, \$406.06; deposited in bank, none; total.....	406.06
Furniture, fixtures and supplies.....	589.79
Total.....	\$ 1,511.95
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, orders outstanding, \$1,105.89; all other, none; total.....	1,105.89
Total net ledger assets.....	\$ 406.06

## NON-LEDGER ASSETS.

Interest due, none; accrued, in quarterly dues in lodge treasuries (since collected), \$1,272.50; total.....	\$ 1,272.50
Rents due, none; accrued, none; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	2,550.25
Total non-ledger assets.....	\$ 3,822.75
Gross assets.....	\$ 4,238.81

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 589.79
Personal or agents' debit balances unsecured, none; bills receivable unsecured, \$516.10; total.....	516.10
Excess of mortuary assessments over liabilities.....	50.25
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	\$ 1,156.14
Total admitted assets.....	\$ 3,072.67

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, \$500; total.....	\$ 500.00
Losses in process of adjustment, or reported, none; resisted, \$2,000; total.....	2,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 2,500.00
Balance to protect contracts.....	\$ 572.67
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 406.06

Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	166.61
Total special funds.....	\$ 572.87

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,310	\$1,883,000.00	None	None
Policies or certificates written or increased during the calendar year.....	1,612	2,587,500.00	304	483,000.00
Total.....	2,922	4,470,500.00	304	483,000.00
Deduct decreased or ceased to be in force during the year.....	277	395,000.00	18	23,500.00
Total policies or certificates in force December 31st (end of year).....	2,645	4,075,500.00	288	460,500.00
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00	None	.....
Losses and claims incurred during the calendar year.....	7	8,500.00	None	.....
Total.....	8	9,500.00	None	.....
Losses and claims scaled down, compromised or paid, during the year.....	6	7,000.00	None	.....
Losses and claims unpaid December 31st (end of year).....	2	2,500.00	None	.....
Assessments collected during year.....	4	6,689.88	4	237.78

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars per capita, cash, at joining.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Two dollars per capita, payable quarterly in advance, all during months of January, April, July and October.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$300.

Give limiting ages for admission.

Answer. Over 18 and under 51.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them and state if assessments are levied on age at entry, or on age at date of assessment?



Answer. Assessments are based on age at joining.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Our mortuary and disability fund is the same, and is used to pay mortuary and disability claims.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 69; Iowa, 13.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Six; four death and two disability claims paid from surplus.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NATIONAL AID ASSOCIATION,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President,* ALONZO WARDALL.

*Secretary,* S. D. COOLBY.

*First Vice-President,* EVAN JAMES.

*Second Vice-President,* HELEN S. JOHNSON.

[Voluntary association. Organized, December 14, 1888. Commenced business, May 1, 1889.]

Home office, Topeka, Kan.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1,173.63

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees. Not reported to this office; controlled by local lodge.

Dues for expenses, per capita tax, registry fees, etc..... \$ 2,753.68

Assessments: Mortuary, \$37,635.19; reserve, none; expenses, \$9,419.93; total..... 47,055.12

Medical examiners' fees paid by applicant. Controlled by local organization.

Total paid by members.....	\$ 50,840.80
Interest, none; rent, none; total.....	None.
From all other sources, viz.: Bills payable and on accounts....	842.90
Total income during the year.....	\$ 51,683.70
Sum.....	\$ 52,967.23

## DISBURSEMENTS DURING YEAR.

Death claims, \$39,614.18; permanent disability claims, \$522.50; total.....	\$ 40,136.68
Temporary disability, none; old age benefits, none; total.....	None.
Payments returned to applicants or members.....	None.

Total paid to members.....	\$ 40,136.68
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies. Controlled by local lodge.	
Salaries of managers and agents not paid by commissions. ....	1,988.72
Total amount of salaries, fees per diem, mileage and expenses paid to officers.....	2,872.05
Amount paid to each: President, \$1,250.90; secretary, \$1,021.85.	
Salaries and other compensation of office employees .....	655.10
Medical examiners' fees paid subordinate medical examiners. Paid by local lodge. Medical salaries or fees paid supreme or grand medical supervisors .....	542.30
Rent, \$204.00; taxes, none; advertising and printing, \$1,026.33; total.....	1,230.33
All other items, viz.: Postage, express and telegraph, \$708.42; legal expenses, \$30; governing bodies, \$733.12; official publication, \$547.69; insurance departments, \$186.55; miscellaneous, \$399.39; on accounts, \$500; president's traveling expenses, \$425.18; expenses of collecting assessments by local secretaries, \$473.25; total .....	4,898.71
(Total expenses, \$10,987.26.)	
Total disbursements.....	\$ 51,123.94
Balance .....	\$ 1,733.28

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral....	None.
Book value of bonds (excluding interest), and stocks owned absolutely.....	None.
Agents' or personal debit balances, \$338.74; bills receivable, none; total.....	\$ 338.74
Cash in office, none; deposited in bank: Central National bank, Topeka, Kan., \$106.74; total.....	106.74
Advanced on death claims .....	200.00
Furniture and supplies .....	597.90
Total.....	\$ 1,733.28
Total ledger assets.. .....	\$ 1,733.28

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over book value .....	None.

Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 1,507.44
Mortuary assessment called but not yet due.....	8,000.00
Annual dues called for expense and expense assessment.....	4,670.00
Mortuary assessment not yet called for losses reported but not adjusted.....	8,000.00
Total non-ledger assets.....	\$ 22,177.44
Gross assets.....	\$ 22,910.88

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.. .....	\$ 597.90
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation in ledger assets to bring same to market value.....	260.64
Total.....	\$ 858.54
Total admitted assets.....	\$ 22,052.38

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$1,829.60; not yet due, \$6,000; total.....	\$ 9,829.60
Losses in process of adjustment or reported, \$3,000; resisted, none; total.....	3,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$117.87; bonus or dividend obligations, none; total.....	117.87
Personal or agents' credit balances, \$3,446.36; borrowed money, \$1,755; total. ....	5,201.86
All other liabilities .....	None.
Total.....	\$ 18,148.83
Balance to protect contracts.....	\$ 4,902.45
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 4,902.45
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	None.
Total special funds.....	\$ 4,902.45

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	5,886	\$4,601,400.00	146	\$ 108,500.00
Policies or certificates written or increased during the calendar year	3,204	2,822,500 00	80	72,000.00
Total	8,590	7,424,000.00	226	175,500.00
Deduct decreased or ceased to be in force during the year	1,740	1,802,400 00	18	12,500.00
Total policies or certificates in force December 31st (end of year).	6,850	5,622,500 00	208	163,000.00
Losses and claims unpaid December 31st (beginning of year)	15	15,400 00		
Losses and claims incurred during the calendar year	83	88,500 00	1	1,000.00
Total	48	53,900.00	1	1,000 00
Losses and claims scaled down, compromised or paid during the year	38	40,136 68	1	1,000.00
Losses and claims unpaid December 31st (end of year)	10	12,829 66		
Assessments collected during year	6	37,665.19	6	854.46

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars for single certificate, \$7.50 for joint certificate; collected and retained by local lodges to defray expense of organizing. A reduction is usually made; the above is the maximum amount allowed.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Fifty cents per \$1,000 at risk, single certificates, and 75 cents joint.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500; maximum on persons over 45, \$1,000.

Give limiting ages for admission.

Answer. Eighteen to 55 years; 18 to 43, class A; 40 to 55, class B.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. At the age of 70 and after paying twenty years, one-tenth may be drawn each year.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-fourth of policy for accidental loss of eye or limb.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table of mortality; assessments are levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By direct vote of members, nominations being made at state meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not agree to limit assessments; the death rate fixes number of assessments per year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No; not allowed

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 99; Nebraska, 17; Iowa, 8; Texas, 65; California, 3; Oklahoma, 1; Minnesota, 7; South Dakota, 6; New York, 5; Missouri, 3; North Carolina, 4.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed; 5 to the 1,000, actual rate.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two; \$2,000 maximum in class A; \$1,000 maximum in class B.

Number of members in each class?

Answer. Class A, 6,324; class B, 626.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NATIONAL BENEVOLENT SOCIETY,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. E. COLLINS.

Secretary, FRANK E. LOTT.

[Incorporated, November 14, 1894, under Art. X. Approved March 3, 1895, chapter 42. Voluntary association. Organized October, 1894. Commenced business, November 16, 1894.]

Home office, Kansas City, Mo.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 5,506.97

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.. \$ 17,938.95

Dues for expenses, per capita tax, etc.....None.

Assessments: Mortuary, \$.....; reserve, \$.....; total.....None.

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 17,938.95

Interest, \$9.23; rent, \$137; total.....	\$ 146.23
From all other sources, viz.: Lodge lapel buttons, \$87.65; membership fee notes, \$1,870; total .....	1,957.65
Total income during the year.....	\$ 20,090.88
Sum. ....	\$ 25,637.85

## DISBURSEMENTS DURING YEAR.

Death claims, \$100; permanent disability claims, none; total....	\$ 100.00
Temporary disability, \$8,368.68; old age benefits, none; total.....	8,368.68
Payments returned to applicants and members. ....	38.40
Total paid to members.....	\$ 8,497.08
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	5,080.89
Salaries of managers and agents not paid by commissions .....	1,608.09
Total amount of salaries, fees per diem, mileage and expenses paid to officers. ....	2,115.00
Amount paid to each: President, \$1,600; general secretary, \$400; treasurer, \$25.	
Salaries and other compensation of office employees.....	720.00
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, \$201.90; total.....	201.90
Rent, \$330; taxes, none; advertising and printing, \$304.95; total..	634.95
All other items, viz.: Postage, express and telegraph, \$123.03; legal expenses, \$30; governing bodies, none; official publication, \$180.19; insurance departments, \$47; miscellaneous, lodge act, \$26; sundry office expenses, \$210.81; total.....	638.52
(Total expenses, \$10,979.35.)	
Total disbursements.....	\$ 19,476.43
Balance .....	\$ 6,161.42

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total .....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents' or personal debit balances, \$46.95; bills receivable, \$4,530.10; total.....	\$ 4,577.05
Cash in office, \$63.10; deposited in Exchange bank, Springfield, Mo., \$160.80; First National bank, Kansas City, Mo., \$968.47; Union National bank, Denver, Col., \$7.15; total.....	1,194.52
Furniture and office supplies.....	436.61
Total.....	\$ 6,207.18
Deduct ledger liabilities: Personal or agents' credit balances, \$25.76; borrowed money, none; all other, none; total.....	25.76
Total net ledger assets.....	\$ 6,181.42

## NON-LEDGER ASSETS.

Interest due and accrued .....	None.
Rents due and accrued. ....	None.
Market value of real estate over book value....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	None.
Total non-ledger assets.....	None.
Gross assets .....	\$ 6,181.42

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc	\$ 435 61
Personal or agents' debit balances unsecured, \$46.95; bills receivable, unsecured, none; total	46.95
Depreciation in ledger assets to bring same to market value	None.
Total	\$ 482 56
Total admitted assets	\$ 5,998.86

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total	None.
Losses in process of adjustment or reported, none; resisted, none; total	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued	None.
Advance assessments, none; bonus or divided obligations, none; total	None.
All other liabilities	None.
Total liabilities	None.
Balance to protect contracts	\$ 5,998.86
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 2,000.00
Reserve (less amount thereof included in liabilities and assets not admitted)	325.00
Emergency (less amount thereof included in liabilities and assets not admitted)	None.
Expense (less amount thereof included in liabilities and assets not admitted)	3,573.86
Total special funds	\$ 5,998.86

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,190	\$ 19,350.00	20	\$ 375.00
Policies or certificates written or increased during the calendar year	3,220	12,700.00	None	None
Total	4,480	32,050.00	20	375.00
Deduct decreased or ceased to be in force during the year	1,971	8,625.00	None	None
Total policies or certificates in force December 31st (end of year)	2,509	23,425.00	20	375.00
Losses and claims unpaid December 31st (beginning of year)	None	None	None	None
Losses and claims incurred during the calendar year	507	8,468.68	None	None
Total	507	8,468.68	None	None
Losses and claims scaled down, compromised or paid during the year	507	8,468.68	None	None
Losses and claims unpaid December 31st (end of year)	None	None	None	None
Assessments collected during year		17,956.95		152.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars, paid by note, which is deducted from first benefit unless paid before.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Twelve dollars, of which 75 per cent is forwarded to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars.

Give limiting ages for admission.

Answer. Minimum, both sexes, 16 years. Maximum, males 55 years; females, 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes; but payment is not in full until member has belonged for ten years.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary benefits, but not permanent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No assessment.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Tables not required under this system.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No mortuary assessments made or required.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Set aside from general fund; deposited in First National bank, Kansas City.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No death assessments are made; death losses are paid from general funds.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No; excepting for burial purposes.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No; excepting 25 cents fee for looking after disabled members.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 10; Kansas, 12; Arkansas, 4; Alabama, 1; New Mexico, 1. Lodges not chartered in any town where there are less than ten members.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Actuaries' table not required.



Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$15; B, \$12.50; C, \$10; D, \$7.50; E, \$5.

Number of members in each class?

Answer. A, 12; B, 108; C, 612; D, 647; E, 1,130.

Number and kind of claims for which assessments have been made?

Answer. Not applicable.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. M. BAYNE.

Vice-President, H. H. CAGANISS.

Secretary, J. W. MYERS.

[Incorporated May 14, 1881. Voluntary association. Commenced business June, 1881.]  
Home office, Toledo, Ohio.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 41,001.49

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 3,452.00
Dues for expenses, per capita tax, etc.....	41,686.21
Assessments: Mortuary, \$1,354,969.37; reserve, \$....; total.....	1,354,969.37
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$1,400,107.58
Interest, \$300; rent, \$....; total.....	300 00
From all other sources, viz: Change certificates, \$648; supplies sold, \$981.67; regular social members, \$42; fines, \$108; charter fees, \$150; miscellaneous, \$21; total.....	1,950.67

Total income during the year .....	\$1,402,358.25
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Sum.....	\$1,444,046.74
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#### DISBURSEMENTS DURING YEAR.

Death claims, \$1,239,470 00 permanent disability claims, \$....; total.....	\$1,239,470.00
Temporary disability, \$....; old age benefits, \$....; total.....	None.
Payments returned to applicants or members.....	None.

Total paid to members.....	\$1,239,470.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	14,613.39
Salaries of managers and agents not paid by commissions	None
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	10,226.00
Salaries and other compensation of office employees.....	6,765.00
Medical examiners' fees, paid subordinate medical examiners, \$ ...; medical salaries or fees paid supreme or grand medical supervisors, \$ ...; total .....	None.
Rent, \$1,750; taxes, \$62.81; advertising and printing, \$6,063.64; total	7,876.45

All other items, viz: Postage, express and telegraph, \$1,706.96;  
 legal expenses, \$2,336.74; governing bodies, \$8,079.75; official  
 publication, \$ ; insurance departments, \$230; total ..... \$ 12,843.45  
 Miscellaneous office furniture, \$117.10; office expenses, president,  
 treasurer, secretary, \$1,036.80; fraternal congress, \$326.52;  
 supplies, \$311.25; traveling expenses, \$1,148.39; loss on bonds,  
 \$28.67; total. .... 2,968.73  
 (Total expenses, \$55,292.02)

Total disbursements.....	\$1,294,762.02
Balance.....	\$ 149,287.72

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered,  
 \$...; total.....None.  
 Mortgage loans on real estate, first liens, \$....; other than first,  
 \$....; total.....None.  
 Loans secured by pledge of bonds, stocks, or other collaterals..  
 .....None.  
 Book value of bonds (excluding interest), and stocks owned  
 absolutely. ....None.  
 Cash in office, \$ ....; deposited in banks: Merchants National,  
 Toledo; State National, Cleveland; Produce Exchange,  
 Cleveland, \$149,287.72; total.....\$ 149,287.72  
 Total.....\$ 149,287.72  
 Deduct ledger liabilities: Personal or agents' credit balances,  
 \$....; borrowed money, \$ ....; all other, \$ ....; total.....None.  
 Total net ledger assets as per balance.....\$ 149,287.72

## NON-LEDGER ASSETS.

Interest due, \$ ....; accrued, \$ ....; total.....None.  
 Rents due, \$....; accrued, \$....; total.....None.  
 Market value of real estate over book value .....None.  
 Market value of bonds (not including interest) and stocks over  
 book value .....None.  
 Assessments actually collected by subordinate bodies not yet  
 turned over to supreme body.....\$ 133,000.00  
 Total non-ledger assets.....\$ 133,000.00  
 Gross assets.....\$ 282,287.72

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, station-  
 ery, etc.....None.  
 Personal or agents' debit balances unsecured, \$....; bills receiv-  
 able unsecured, \$ ....; total.....None.  
 Excess of mortuary assessments over liabilities.....\$ 16,000.00  
 Depreciation of ledger assets to bring same to market value  
 .....None.  
 Total.....\$ 16,000.00  
 Total admitted assets.....\$ 266,287.72

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$1,000; not yet due, \$....; total \$ 1,000.00  
 Losses in process of adjustment, or reported, \$94,000; resisted,  
 \$82,000; total.. 116,000.00  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due  
 and accrued.....None.  
 Advance assessments, \$....; bonus or dividend obligations, \$....;  
 total.....None.  
 All other liabilities .....None.  
 Total liabilities.....\$ 117,000.00  
 Balance to protect contracts.....\$ 149,287.72

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 126,465.25
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	\$3,822 47
Total.....	\$ 149,287.73

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	46,782	\$127,214,000.00	342	\$ 837,000.00
Policies or certificates written or increased during the calendar year .....	4,212	8,241,000 00	24	42,000 00
Total.....	50,994	145,555,000.00	366	879,000.00
Deduct decreased or ceased to be in force during the year.....	4,392	12,219,000 00	28	62,000.00
Total policies or certificates in force December 31st (end of year).....	46,602	123,236,000 00	338	817,000 00
Losses and claims unpaid December 31st (beginning of year).....	73	202,500.00	2	4,000 00
Losses and claims incurred during the calendar year.....	368	1,177,000.00	2	7,000.00
Total.....	441	1,280,500 00	4	11,000.00
Losses and claims scaled down, compromised or paid during the year.....	405	1,261,500.00	3	2,000.00
Losses and claims unpaid December 31st (end of year).....	36	117,000.00	1	2,000 00
Assessments collected during year. ....	10	1,254,938 37		

#### MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Minimum, \$2, paid to local council.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Fixed by council, minimum, \$2 per annum; \$1 to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars to \$1,000.

Give limiting ages for admission.

Answer. Twenty to fifty years; if over forty years not more than \$2,000 certificate issued.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded, increased each year.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments changed at first of each year.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At annual meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama 15, Arizona 2, Arkansas 3, California 18, Colorado 2, District of Columbia 23, Georgia 14, Illinois 146, Indiana 35, Idaho 1, Iowa 13, Kansas 18, Kentucky 2, Maryland 19, Michigan 58, Minnesota 11, Missouri 35, Montana 2, Nebraska 6, New Jersey 16, New York 16, North Carolina 3, North Dakota 2, New Mexico 1, Ohio 153, Oregon 5, Ontario 4, Pennsylvania 20, Texas 1, Tennessee 25, Utah 1, Virginia 9, West Virginia 16, Washington 22, Wisconsin 21.

What was the expected mortality cost for the year according to the actuary's table of mortality?

Answer. Expected, \$1,631,422.90; actual cost, \$1,177,000.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### NORTHWESTERN LEGION OF HONOR,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, H. N. HODGMAN.*

*Vice-President, W. E. FERRIS.*

*Secretary, D. M. ROWLAND.*

[Incorporated, March 12, 1884. Voluntary association. Commenced business, April 17, 1884.]

Home office, Marengo, Iowa.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 8,974.78

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 2,718.00
Dues for expenses, per capita tax, etc.....	12,732.05
Assessments: Mortuary, \$34,605.58; reserve, none; total.....	34,605.58
Medical examiners' fees paid by applicant.....	1,350.00
Total paid by members.....	\$ 51,405.63
Interest, \$540.40; rent, none; total.....	540.40
From all other sources.....	None.
Total income during the year.....	\$ 52,005.03
Sum.....	\$ 60,979.81

## DISBURSEMENTS DURING YEAR.

Death claims, \$35,250; permanent disability claims, none; total..	\$ 35,250.00
Temporary disability, none; old age benefits, none; total. None.	
Payments returned to applicants or members.....	28.80
Total paid to members .....	\$ 35,278.80
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	7,372.02
Salaries of managers and agents not paid by commissions.....	1,540.65
Total amount of salaries, fees per diem, mileage and expenses paid to officers.....	1,858.49
Amount paid to each: Grand commander, \$106.30; grand secretary, \$1,261.98; grand treasurer, \$100; committees, \$390.21.	
Salaries and other compensation of office employees.....	556.00
Medical examiners' fees paid subordinate medical examiners, \$906; medical salaries or fees paid supreme or grand medical supervisors, \$692.75; total.....	1,598.75
Rent, \$112.50; taxes, none; advertising and printing, \$1,269.21; total .....	1,381.71
All other items, viz.: Postage, express and telegraph, \$560.60; legal expenses, \$535.33; governing bodies, \$1,674.51; official publication, none; insurance departments, \$81.05; miscellaneous, \$62.92; total.....	2,944.41
(Total expenses, \$17,262.03.)	
Total disbursements.....	\$ 52,540.53
Balance .....	\$ 8,438.98

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total ..	None.
Mortgage loans on real estate, first liens, \$6,900; other than first, none; total.....	\$ 6,900.00
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) and stocks, owned absolutely .....	None.
Agents' debit balances, none; bills receivable, none; total. None.	
Cash in office, none; deposited in bank: Home Savings bank, Des Moines, Iowa, \$1,538.98; total.....	1,538.98
Total .....	\$ 8,438.98
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total... None.	
Total net ledger assets .....	\$ 8,438.98

## NON-LEDGER ASSETS.

Interest due, \$62; accrued, none; total.....	\$ 62.00
Rents due and accrued.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.

# IOWA INSURANCE REPORT.

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Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 3,000.00
Total non-ledger assets.....	\$ 3,062.00
Gross assets.....	\$ 11,500.98

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 11,500.98

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total.....	None.
Losses in process of adjustment, or reported, \$11,000; realisted, none; total.....	\$ 11,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	113.15
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.

Total liabilities..... \$ 11,113.15

Balance, to protect contracts..... \$ 387.83

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 387.83
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	None.
Total special funds.....	\$ 387.83

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	2,703	\$4,667,000.00	1,150	\$ 2,065,000.00
Policies or certificates written or increased during the calendar year.....	906	1,196,000.00	177	267,000.00
Total.....	3,609	5,863,000.00	1,327	2,302,000.00
Deduct decreased or ceased to be in force during the year.....	1,113	1,741,000.00	198	277,500.00
Total policies or certificates in force December 31st (end of year).....	2,496	4,122,000.00	1,129	2,024,500.00
Losses and claims unpaid December 31st (beginning of year).....	4	7,000.00	3	4,000.00
Losses and claims incurred during the calendar year).....	24	40,000.00	11	19,000.00
Total.....	28	47,000.00	14	23,000.00
Losses and claims scaled down, compromised or paid during the year.....	22	36,000.00	11	18,000.00
Losses and claims unpaid December 31st (end of year).....	6	11,000.00	8	5,000.00
Assessments collected during year .....	15	47,387.63	15	23,886.35

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Grand council laws limit it to \$5; fees paid to local councils or deputies by members joining; estimated average amount, \$3 per member.

Give amount of annual dues to subordinate bodies and how paid.

Answer. Fixed by subordinate councils; amount varies.

When and how much of this is transferred to supreme body?

Answer. None transferred to grand body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars and \$500.

Give limiting ages for admission.

Answer. Over 16 and under 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; old age benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded at entry; American tables; assessments levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Six dollars per each new member admitted during year for purpose of extending the order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes; payment death losses; per cent of assessments; invested in first mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No limit except new members are assessed not to exceed twelve assessments per year first two years.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. It has paid all claims in full except one compromised, and it has ability to pay in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 73; Nebraska, 10; Kansas, 15; Minnesota, 53; South Dakota, 4.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. No estimate made.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### PRUDENT PATRICIANS OF POMPEII,

Organized under the laws of the District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President*, WM. S. LINTON.

*Secretary*, DAVID SWINTON.

*Vice-President*, W. J. PALMER.

*Treasurer*, HENRY H. MCKEE.

[Incorporated April 2, 1897, under act of congress. Approved March 3, 1897. Voluntary association, organized March 4, 1897. Commenced business September 1, 1897.]

Home office, Washington, D. C.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	763.00
Dues for expenses, per capita tax, etc .....		224.52
Assessments: Mortuary, \$373.28; reserve, \$.....; total.....		873.28
Medical examiners' fees paid by applicant.....		453.00

Total paid by members .....

\$ 2,312.80

Interest, none; rent, none; total.....None.

From all other sources..... None.

Total income during the year ..... \$ 2,312.80

#### DISBURSEMENTS DURING YEAR.

Death claims, \$300; permanent disability claims, none; total ...	\$	300.00
Temporary disability, none; old age benefits, none; total.....None.		
Payments returned to applicants or members.....None.		

Total paid to members ..... \$ 300.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	762.00
--	--------

Salaries of managers and agents not paid by commissions. None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers.. .. None.

Amount paid to each .....

None.

Salaries and other compensation of office employes.....None.

Medical examiners' fees, paid subordinate medical examiners,

\$453; medical salaries or fees paid supreme or grand medical supervisors, none; total .....

453.00

Rent, none; taxes, none; advertising and printing, \$108 67; total .....

108 67

All other items, viz: Postage, express and telegraph, \$105 69;

legal expenses, none; governing bodies, none; official publi-

cation, none; insurance departments, \$15; miscellaneous,

travelling, etc., \$55.91; total.....

176 60

(Total expenses, \$1,600 27.)

Total disbursements..... \$ 1,800 27

Balance ..... \$ 512.53



## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.	
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.	
Loans secured by pledge of bonds, stocks, or other collateral.....	None.	
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.	
Agents' or personal debit balances, none; bills receivable, none; total.....	None.	
Cash in office, none; deposited in banks: National Capital bank, Washington, D. C.; Second National bank, Saginaw, Mich., \$512.53; total.....	\$	512.53
Total.....	\$	512.53
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....		None.
Total net ledger assets.....	\$	512.53

## NON-LEDGER ASSETS.

Interest due, none; accrued, none; total.....	None.	
Rents due, none; accrued, none; total.....	None.	
Market value of real estate over book value.....	None.	
Market value of bonds (not including interest) and stocks over book value.....	None.	
Assessments collected by subordinate bodies not yet turned over to supreme body.....	\$	303.70
Due from subordinate bodies for supplies, etc.....		748.60
Total non-ledger assets.....		1,052.30
Gross assets.....	\$	1,564.83

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.	
Personal or agents' debit balances unsecured, none; bills receivable, unsecured, none; total.....	None.	
Excess of mortuary assessments over liabilities.....	\$	303.70
Amount due from subordinate bodies.....		748.60
Total.....	\$	1,052.30
Total admitted assets.....	\$	512.53

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total.....	None.	
Losses in process of adjustment, or reported, none; resisted, none; total.....	None.	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.	
Advance assessments, \$21.60; bonus or dividend obligations, none; total.....	\$	21.60
All other liabilities.....	None.	
Total liabilities.....	\$	21.60
Balance to protect contracts.....	\$	490.93
Comprised under the following funds:		
Mortuary fund (less amount thereof included in liabilities and assets not admitted).....	\$	490.93
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.	

Emergency fund (less amount thereof included in liabilities and assets not admitted).....None.  
 Expense (less amount thereof included in liabilities and assets not admitted).....None.

Total special funds..... \$ 490 98

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	.....	.....
Policies or certificates written or increased during the calendar year .....	508	\$ 557,775 00
Total .....	508	557,775 00
Deduct decreased or ceased to be in force during the year .....	118	128,000.00
Total policies or certificates in force December 31st (end of year) .....	390	429,775 00
Losses and claims unpaid December 31st (beginning of year) .....	None	None
Losses and claims incurred during the calendar year .....	1	1,000 00
Total .....	1	1,000 00
Losses and claims scaled down, compromised or paid during year ..	1	1,000 00
Losses and claims unpaid December 31st (end of year) .....	None	None
Assessments collected during year .....	4	97 30

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Regular, \$5.50 paid by petitioner; special, men, \$3.50; women, \$2.50

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Three dollars.

When and how much of this is transferred to supreme body?

Answer. One dollar.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$4,000; minimum, \$500; if annuity, 25 per cent more.

Give limiting ages for admission.

Answer. Over seventeen and under fifty.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By assessments.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Pays 70-year-old age benefits from regular mortuary funds.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, total and permanent disability, not temporary.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience, loaded sufficiently to carry. Monthly assessments; fixed at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Ten per cent may be used for general purposes.

Has the society any emergency or reserve funds?

Answer. Not yet, but rates are fixed so as to provide one—that which is left from paying claims is so used.

Are the officers, directors or trustees elected at meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree, but provides that additional calls may be made.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. District of Columbia 1, Ohio 1, Pennsylvania 1, and Michigan 11.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two annuity; 25 per cent more.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### ROYAL FRATERNAL UNION,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, JOHN N. DALBY.*

*First Vice-President, E. L. DILDINE.*

*Secretary, F. H. PICKRELL.*

*Second Vice-President, T. H. BEEKMAN.*

[Incorporated February 25, 1897, under Missouri state law, chapter 42, article 10. Voluntary association, organized February 25, 1897. Commenced business March 20, 1897.]

Home office, St. Louis, Mo.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees..... \$ 2,236.06

Dues for expenses, per capita tax, etc.....None.

Assessments: Mortuary, \$698.01; reserve, \$....; general expenses, \$2,094 01; total..... 2,792.06

Medical examiners' fees paid by applicant.....None.

Total paid by members..... \$ 5,018.06

Interest, \$....; rent, \$....; total.....	None.
From all other sources, viz: Advanced in organization (borrowed money).....	\$ 5,945.96
Total income during the year.....	\$ 10,964.04
Sum .....	\$ 10,964.04

## DISBURSEMENTS DURING YEAR.

Death claims, \$....; permanent disability claims, \$....; total.....	None.
Temporary disability, \$227.35; old age benefits, \$....; total.....	\$ 927 35
Payments returned to applicants or members .....	None.
Total paid to members .....	\$ 927.35
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	2,710.34
Salaries of managers and agents not paid by commissions, \$....; local treasurers, \$96 41; total.....	66.41
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	919.60
Amount paid to each: Secretary, \$667 80; attorney, \$75; president and trustees, \$130; traveling expenses, \$46.80.	
Salaries and other compensation of office employes .....	665 98
Medical examiners' fees paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$51.25; total.....	51.25
Rent, \$387; taxes, \$....; advertising and printing, \$1,173 43; total.....	1,560.43
All other items, viz: Postage, express and telegraph, \$337.41; legal expenses, \$57.50; governing bodies, \$....; official publication, \$180; insurance and state departments, \$58.70; miscellaneous, \$123.98; books, \$184.65; furniture, \$576.01; total.....	1,528.25
(Total expenses, \$7,503.26)	
Total disbursements.....	8,420 61
Balance.....	\$ 2,534 43

## LEDGER ASSETS.

Book value of real estate .....	None.
Mortgage loans on real estate.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely .....	None.
Agents' or personal debit balances, \$....; bills receivable, \$....; total.....	None.
Cash in office, \$30.08; deposited in bank: Merchants Laclede National, St. Louis, Mo., \$514.35; Park bank, Cameron, Mo., \$2,000; total.....	2,534 43
Total.....	2,534 43

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued .....	None.
Market value of real estate over book value .....	None.
Market value of bonds and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 579 62
Total non-ledger assets.....	579 62
Gross assets.....	\$ 3,114.05

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc., \$....; total.....	None.
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Personal or agents' debit balances unsecured, \$....; bills receivable, unsecured, \$....; total.....None.  
 Depreciation in ledger assets to bring same to market value ....  
 .....None.

Total admitted assets.....

\$ 3,114.05

#### NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total.....None.  
 Losses in process of adjustment, or reported, \$....; resisted, \$....; total.....None.  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....None.  
 Advance assessments, \$....; bonus or dividend obligations, \$....; total.....None.  
 All other liabilities (borrowed money) .....

\$ 5,945.95

Total liabilities .....

5,945.95

#### EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	None	None
Policies or certificates written or increased during the calendar year .....	1,117	\$ 1,342,100.00
Total .....	1,117	1,342,100.00
Deduct decreased or ceased to be in force during year.....	630	703,000.00
Total policies or certificates in force December 31st (end of year).....	487	639,100.00
Losses and claims unpaid December 31st (beginning of year) .....	None	None
Losses and claims incurred during the calendar year .....	*73	\$27.35
Total .....		
Losses and claims scaled down, compromised or paid during the year .....	*73	\$27.35
Losses and claims unpaid December 31st (end of year).....		
Assessments collected during year .....		2,792.02

\*Sick and accident.

#### MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Certificate fee and one assessment paid to the deputy by the applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Regulated by subordinate lodges; usually \$3 per annum.

When and how much of this is transferred to supreme body?

Answer. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$5,000; minimum, \$100.

Give limiting ages for admission.

Answer. At present 18 to 55; prior to December 1, 1897, 18 to 60.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Does not.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Does not.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes; sick, accident, total, permanent, partial and old age (one fund).

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Yes. American. Fixed sums without regard to age.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Disability benefits (one fund).

Has the society any emergency or reserve funds?

Answer. Has none.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Elected.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Division 2, yes; divisions 1, 5 and 6, no.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No deaths and none reported. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and reactivating subordinate bodies?

Answer. Does not.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 6; Georgia, 1; South Carolina, 1, and Texas, 1.

Has the association more than one class?

Answer. One; issues four certificates.

If so, how many, and amount of indemnity in each?

Answer. Division 1, \$533,000; division 2, \$772,000; division 5, \$24,500; division 6, \$12,600.

Number of members in each class?

Answer. Division 1, 138; division 2, 226; division 5, 94; division 6, 34.

Number and kind of claims for which assessments have been made?

Answer. One regular assessment levied each month.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of*

### THE ROYAL HIGHLANDERS,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, WILLIAM E. SHARP.*

*Secretary, F. J. SHARP.*

[Incorporated August 10, 1896, under laws of 1887. Approved March 20, 1887, chapter 18  
Voluntary association, organized June 9, 1896. Commenced business August 11, 1896.]  
Home office, Aurora, Neb.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 1,493.93

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, card changes in certificate... \$ 166.50

Dues for expenses, per capita tax..... 4,691.06

Assessments: Mortuary, \$6,703.45; reserve, \$11,424.89; total.....	\$ 18,128.34
Medical examiners' fees paid by applicant, not in the funds of the fraternity. Paid direct by applicant to local physician.	
Total paid by members.....	\$ 23,086.80
Interest, none; rent, none, total.....	None.
From all other sources, viz.: From sale of supplies to tributary castles; from commissions on loans made; from sales of paraphernalia, etc. ....	1,463.13
For amount received from members of accident fund .....	105.60
Total income during the year.....	\$ 24,655.53
Sum. ....	\$ 26,149.46

## DISBURSEMENTS DURING YEAR.

Death claims, \$2,704.77; permanent disability claims, none; total .....	\$ 2,704.77
Temporary disability, none; old age benefits, none; total.....	None.
Payments returned to applicants or members.....	None.
Total paid to members..	\$ 2,704.77
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	1,040.90
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage, expenses paid officers. ....	1,165.55
Amounts paid to each: President, \$366.71; secretary, \$500; treasurer, \$108.12; board, \$195.72.	
Salaries and other compensation of office employees.....	97.15
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, \$415.60; total .....	415.60
Rent, \$104.40; taxes, none; advertising and printing, \$854.37; total.	958.77
All other items, viz.: Postage, express and telegraph, \$267.64; legal expenses, \$46.70; governing bodies, \$315.08; official publication, \$292.57; insurance departments, \$1; miscellaneous, \$2,015.22; total .....	2,942.31
(Total expenses, \$6,520.24.)	
Total disbursements.....	9,225.01
Balance .....	\$ 16,924.45

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, \$8,350; other than first, none; total. ....	\$ 8,350.00
Loans secured by pledge of bonds, stocks, or other collateral .....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	1,200.00
Agents' or personal debt balances, none; bills receivable, none; total.....	None.
Cash in office, none; deposited in bank.....	7,374.45
Total .....	\$ 16,924.45
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; bills receivable .....	None.
Total net ledger assets. ....	16,924.45

## NON-LEDGER ASSETS.

Interest due, none; accrued, none; total .....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over book value.....	None.

Market value of bonds (not including interest) and stocks over book value ..... None.  
 Assessments actually collected by subordinate bodies not yet turned over to supreme body ..... None.  
 Total non-ledger assets .....  
 Gross assets ..... \$ 16,924.45

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. .... None.  
 Personal or agents' debit balances unsecured, \$....; bills receivable, unsecured, \$...., total ..... None.  
 Depreciation of ledger assets to bring same to market value ..... None.  
 Total admitted assets ..... \$ 16,924.45

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total ..... None.  
 Losses in process of adjustment, or reported, none; resisted, none; total, ..... None.  
 Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued ..... None.  
 Advance assessments, none; bonus or dividend obligations, none; total ..... None.  
 All other liabilities ..... None.  
 Total liabilities ..... None.  
 Balance, to protect contracts ..... \$ 16,924.45  
 Comprised under the following funds:  
 Mortuary, (less amount thereof included in liabilities and assets not admitted) ..... \$ 3,408.02  
 Reserve (less amount thereof included in liabilities and assets not admitted) ..... 13,375.18  
 Emergency (less amount thereof included in liabilities and assets not admitted) ..... 105.00  
 Expenses (less amount thereof included in liabilities and assets not admitted) ..... 35.65  
 Total special funds ..... \$ 16,924.45

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) ..	706	\$ 1,132,000.00
Policies or certificates written or increased during the calendar year.....	2,766	5,220,000.00
Total .....	3,472	6,352,000.00
Deduct decreased or ceased to be in force during year .....	448	275,000.00
Total policies or certificates in force December 31st (end of year).....	3,024	6,077,000.00
Losses and claims unpaid December 31st (beginning of year) .....		
Losses and claims incurred during the calendar year .....	5	2,704.77
Total.....	5	2,704.77
Losses and claims scaled down, compromised or paid during the year..	5	2,704.77
Losses and claims unpaid December 31st (end of year).....		
Assessments collected during year...	12	19,915.35



## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Five dollars and local medical examiner's fees, usually \$1, paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. From \$2 to \$4 according to the size of tributary castle and cost of lodge-room rent.

When and how much of this is transferred to supreme body?

Answer. One dollar to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500.

Give limiting ages for admission.

Answer. Eighteen to 53 for insurance, and 18 to 65 for social members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No guarantee, no dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for? Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, one-tenth annually after 70 years of age, one-tenth annually for total and permanent disability; by monthly payments and by creating a reserve fund.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No mortality table is used, the monthly payments are fixed upon rates at age at entry; one payment is collected every month, whether death occurs or not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. The monthly payments are collected each month whether death occurs or not, and all excess over deaths are carried to the reserve funds, except in cases of necessity a provision is made in by-laws whereby not to exceed 12 per cent may be placed in the general fund.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes, to guarantee members against being called upon for payments in excess of twelve in any one year; to pay old age benefits after seventy years; these funds invested in approved securities and deposited with the auditor of state of Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By delegates to convention.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not guarantee the number of assessments, but is accumulating a reserve fund from which any in excess of twelve in any one year are to be paid.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No assignments are permitted except as above stated.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 1.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. One, monthly.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### ROYAL NEIGHBORS OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Beneficiary Committee, J. G. JOHNSON, C. W. HAWES and J. W. WHITE.*

*Beneficiary Recorder, MYRTLE E. DATE.*

[Incorporated, March 21, 1895, under fraternal benefit society law, approved June 22, 1893. Voluntary association. Commenced business, March 21, 1895.]

Home office, Peoria, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. .... \$ 2,166.86

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....None.

Dues for expenses, per capita tax, etc ..... None.

Assessments: Mortuary, \$32,512.60; reserve, none; total... \$ 32,512.60

Medical examiners' fees paid by applicant ..... None.

Total paid by members..... \$ 32,512.60

Interest, none; rent, none; total ..... None.

From all other sources, viz.: Recorder's fees, \$6,295; certificate fees, \$65; total ..... 6,360.00

Total income during the year.. .... \$ 38,872.60

Sum..... \$ 41,039.46

#### DISBURSEMENTS DURING YEAR.

Death claims, \$32,500; permanent disability claims, none; total. \$ 32,500.00

Temporary disability, none; old age benefits, none; total. None.

Payments returned to applicants or members..... None.

Total paid to members..... \$ 32,500.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....None.

Salaries of managers and agents not paid by commissions..... None.

Total amount of salaries, fees per diem, mileage, expenses paid to officers. .... 1,338.05

Amount paid to each: Beneficiary committee, \$635.05; beneficiary recorder, \$708.

Salaries and other compensation of office employees.....	\$ 649.85
Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, none; total.....	None.
Rent, \$15; taxes, none; advertising and printing, \$195.15; total...	210.15
All other items, viz.: Postage, express and telegraph, \$544.27; legal expenses, \$554.05; governing bodies, none; official publication, none; insurance departments, \$133.60; general expense, \$143.76; refund recorders' fees, \$3,219; furniture, \$100; expense supreme physicians, \$121.69; total .....	4,846.37
(Total expenses, \$7,043.92.)	

Total disbursements.....	\$ 20,543.92
Balance.....	\$ 1,495.54

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents' or personal debit balances, none; bills receivable, none; total.....	None.
Cash in supreme receiver's possession, \$1,495.54; deposited in bank, none; total.....	\$ 1,495.54
Total.....	\$ 1,495.54
Total net ledger assets.....	\$ 1,495.54

## NON-LEDGER ASSETS.

Interest due and accrued, none; furniture.....	\$ 107.00
Rents due and accrued.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	8,000.00
Total non-ledger assets.....	\$ 8,107.00
Gross assets .....	\$ 9,602.54
Deduct assets not admitted: Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 107.00
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	107.00
Total admitted assets.....	\$ 9,495.54

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, none; total .....	None.
Losses in process of adjustment or reported, \$3,000; resisted, \$2,000; total.....	\$ 8,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 8,000.00
Balance to protect contracts.....	\$ 1,495.54

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	640.94	
Reserve (less amount thereof included in liabilities and assets not admitted) .....	None.		
Emergency (less amount thereof included in liabilities and assets not admitted) .....	None.		
Expense (less amount thereof included in liabilities and assets not admitted) .....		854.60	
Total special funds .....			1,495.54

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) .....	5,752	\$5,552,000.00	464	\$ 446,000.00
Policies or certificates written or increased during the calendar year .....	6,910	6,574,000.00	813	782,500.00
Total .....	12,662	12,126,000.00	1,277	1,228,500.00
Deduct decreased or ceased to be in force during the year .....	542	501,500.00	53	49,500.00
Total policies or certificates in force last December 31st (end of year) .....	12,120	11,624,500.00	1,224	1,179,000.00
Losses and claims unpaid December 31st (beginning of year) .....	4	400.00		
Losses and claims incurred during the calendar year .....	86	35,500.00	2	2,000.00
Total .....	40	39,500.00	2	2,000.00
Losses and claims scaled down, compromised or paid during the year .....	32	31,500.00	1	1,000.00
Losses and claims unpaid December 31st (end of year) .....	8	8,000.00	1	1,000.00
Assessments collected during year .....	7	32,512.60	7	3,015.80

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars and seventy-five cents for certificate of \$500; \$4 for certificate of \$1,000.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$1,000. Minimum, \$500.

Give limiting ages for admission.

Answer. Age, 17 years to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No; 20 per cent allowed by the by-laws for general expense.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, since March 21, 1896.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 265; Iowa, 80; Wisconsin, 70; Kansas, 121; Nebraska, 51; Minnesota, 46; Michigan, 62; South Dakota, 18; North Dakota, 12; Ohio, 3; Missouri, 22; Indiana, 7; total, 795.

Has the association more than one class?

Answer. Not classed.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SOVEREIGN CAMP WOODMEN OF THE WORLD,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Sovereign Commander, JOSEPH C. ROOT, Sovereign Vice-Commander, F. A. FALKENBURG. Sovereign Clerk, JNO. T. YATRA.*

[Incorporated January 1, 1891, under laws of 1887. Approved March 20, 1897, chapter 13. Voluntary association. Commenced business January 1, 1891.]

Home office, Omaha, Neb.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 18,147.83

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 8,092.15
Dues for expenses, per capita tax, etc.....	106,149.50
Assessments: Mortuary, \$781.169.68; reserve, \$24,740.55; total...	808,910.23
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$ 922,152.88
Interest on emergency fund, \$100; supplies sold, \$4,727.98; total..	4,827.98
From all other sources, viz: Subscription to build log cabin, \$1,647.63; for bond of camp officers, \$951.00; interest on money invested for minor heirs, \$20.13; dividend First National bank, Tyler, Texas, \$4.80; total.....	2,622.95

Total income during the year.....	\$ 929,603.81
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Sum.....	\$ 948,751.63
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#### DISBURSEMENTS DURING YEAR.

Death claims, including monuments.....	\$ 772,758.00
Temporary disability assessments and annual dues returned to members.....	1,200.80
Payment returned to applicants or members.....	None.

Total paid to members.....	\$ 781,157.80
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Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies .....	\$ 16,813.85
Salaries of managers and agents not paid by commissions, advanced to deputies to be repaid out of future salaries and commissions .....	618.75
Total amount of salaries, fees per diem, mileage, expenses paid to officers .....	18,836.29
Amount paid to each: Sovereign commander, \$3,000; sovereign clerk, \$2,500; sovereign banker, \$1,200; members finance committee, \$600; chairman finance committee, \$600.	
Salaries and other compensation of office employees .....	12,198.50
Medical examiners' fees: Medical salaries or fees paid supreme or grand medical supervisors .....	9,407.25
Rent, \$1,296; taxes, \$ ...; blanks and printing, \$14,596.28; total .....	15,892.28
All other items, viz: Postage, freight, exchange, express and telegraph, \$5,508.71; legal expenses, \$2,706.29; governing bodies, \$ ...; official publication, \$14,231.08; insurance departments, \$417.50; furniture, \$3,432.99; traveling expenses, \$1,336.72; other supplies, \$2,672.04; incidental expense, \$3,847.88; total ...	89,153.31
(Total expenses, \$112,412.82.)	
Total disbursements .....	\$ 898,571.62
Balance .....	\$ 55,180.01

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered, \$ ...; total .....	None.
Mortgage loans on real estate, first liens, \$....; other than first, \$ ...; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) and stocks owned absolutely .....	\$ 24,662.50
Deputies' or personal debit balances, \$1,578.20; due from camps, \$1,990.48; total .....	3,568.68
Cash in hands of sovereign banker, \$10,848.27; deposited in First National bank, Tyler, Texas, \$280.80; State bank, Savannah, Mo., \$2,000; total .....	12,869.07
Supplies, \$829.60; blanks, etc., \$5,784.59; total .....	6,574.14
Office furniture .....	5,614.68
Dues from head camp, \$3,673.36; due from persons, \$413.48; total ..	3,065.78
Total .....	\$ 56,874.80
Deduct ledger liabilities: Personal or deputies' credit balances, \$1,194.79; borrowed money, \$ ...; all other, \$....; total .....	1,194.79
Total net ledger assets .....	\$ 55,180.01

## NON-LEDGER ASSETS.

Interest due and accrued .....	None.
Rents due and accrued .....	None.
Market value of real estate over book value .....	None.
Market value of bonds (not including interest) and stocks over book value .....	None.
Assessment in hands of local camps to reinstate suspended members, etc. ....	\$ 14,800.00
Annual dues in hands of local camps to reinstate suspended members, etc. ....	1,500.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body .....	\$ 90,000.00
Annual dues in hands of local camps, etc .....	15,000.00
Total non-ledger assets .....	\$ 120,600.00
Gross assets .....	\$ 175,680.01

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 12,188.82
Personal or agents' debit balances unsecured, \$ ...; bills receivable, unsecured, \$....; total.....	None.
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	\$ 12,188.82
Total admitted assets.....	\$ 163,491.19

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$....; not yet due, \$....; total.....	None.
Losses reported for which no proofs are filed, including monuments.....	\$ 65,900.00
Losses in process of adjustment, or reported, including monuments.....	80,500.00
One hundred and sixty-two monuments unpaid on liquidated claims.....	16,200.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	None.
Advance assessments, \$ ...; bonus or dividend obligations, \$....; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 162,200.00
Balance to protect contracts.....	\$ 1,191.19

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	50,110	\$ 95,798,500	4,066	\$ 6,972,100
Policies or certificates written or increased during the calendar year.....	23,456	47,918,800	2,046	4,255,100
Total.....	73,566	143,717,100	7,112	11,227,200
Deduct decreased or ceased to be in force during the year.....	10,905	17,495,000	1,652	2,944,700
Total policies or certificates in force December 31st (end of year)..	67,661	126,222,100	5,460	8,982,500
Losses and claims unpaid December 31st (beginning of year).....	96	201,200	2	4,900
Losses and claims incurred during the calendar year.....	406	774,800	23	51,700
Total.....	502	976,000	24	56,600
Losses and claims, including monuments, scaled down, compromised or paid during the year, including assessments returned to members.....	413	780,968	20	49,100
Losses and claims, including monuments, unpaid December 31st (end of year).....	89	194,831	5	7,500
Assessments collected during year.....	14	784,870	14	56,200

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. No uniform entrance fee.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The amount of annual dues of subordinate camps is optional with said camps.

When and how much of this is transferred to supreme body?

Answer. Each member pays sovereign camp 15 cents per month.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars and \$3,000, and a monument, \$100.

Give limiting ages for admission.

Answer. Eighteen to 52.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No; proceeds of one assessment not to exceed amount stated in certificate

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Based on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes; created to pay claims in excess of sixteen assessments per annum; invested in United States registered bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Sovereign camp officers every four years.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 41; Arkansas, 86; Arizona, 13; Connecticut, 6; Florida, 32; Georgia, 66; Indiana, 39; Iowa, 166; Kansas, 97; Kentucky, 13; Louisiana, 49; Maryland, 1; Michigan, 45; Minnesota, 31; Mississippi, 221; Missouri, 264; Nebraska, 100; New York, 2; North Carolina, 19; Ohio, 29; Pennsylvania, 37; South Carolina, 63; South Dakota, 4; Tennessee, 57; Texas, 487; Virginia, 19; West Virginia, 3; Wisconsin, 25.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

## SUPREME COUNCIL OF THE ROYAL ARCANUM,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Regent*, EDSON M. SCHRYVER.

*Supreme Vice-Regent*, W. HOLT APGAR.

*Supreme Secretary*, W. O. ROBSON.

*Supreme Orator*, JOSEPH A. LANGFELT.

[Incorporated November 5, 1877, under statute. Approved 1874, chapter 375. Voluntary association, organized June 23, 1877. Commenced business, June 23, 1877.]

Home office, Boston, Mass.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. ... \$ 467,765.59

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, benefit certificates, \$25,756;  
changes of same, \$2,536; total..... \$ 28,291.00  
Dues and cards from members at large..... 126 00  
Dues for expenses, per capita, etc..... 63,566.08  
Assessments: Mortuary, \$5,405,773.57; reserve, none; total..... 5,405,773 57  
Medical examiners' fees paid by applicant..... None.

Total paid by members..... 85,497,766.65  
Interest, \$16,458.33; rent, none; total..... 16,458 33  
From all other sources, viz: Sale of supplies, \$7,566.11; fines from delinquent councils, \$1,549.60; dispensation fees, \$116; Royal Arcanum Bulletin, \$24.17; legal services (rebate), \$18.50; office furniture, \$7; total..... 9,581.38

Total income during year..... \$5,522,886.36

Sum..... \$5,991,511.95

## DISBURSEMENTS DURING YEAR.

Death claims, \$5,210,822.80; permanent disability claims, none total..... \$5,210,822.80  
Temporary disability, none; old age benefits, none; total..... None.  
Payments returned to applicants or members, benefit certificate fees and fines returned..... 463.50

Total paid to members..... \$5,211,286.30

Supplies purchased to be sold, \$2,649.44; printing plant, \$541.18; office furniture, \$632.09; total..... 3,822 61

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, extension of the order and official superiors..... 12,268.82

Salaries of managers and agents not paid by commissions, official visitations..... 1,739.16

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 43,999.72

Salaries and other compensation of office employees, clerk hire.. 26,312.03

Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, medical examiners-in-chief, none; literature and publications, \$393.50; rent, none; taxes, \$624; advertising and printing, general printing, \$6,728.35; total..... 7,646.45

All other items, viz: Postage, express and telegraph, \$6,702.97; legal expenses, \$1,213.31; assistance to grand councils, governing bodies, \$980; Royal Arcanum Bulletin, official publication, \$792.05; insurance departments, \$206.18; miscellaneous,

benefit certificate, \$794.83; compiling statistics, \$1,443.23; sundries from contingent fund of supreme regent, \$2,846.36; fraternal congress, \$454.60; investigating death claims, \$514.53; twentieth anniversary celebration, \$503.69; Royal Arcanum building, expenses, \$3,185.66; books, stationery, etc., \$394.89; expenses of supreme council session, \$3,748.43; office expenses, sundries, \$1,742.03; total..... \$ 28,473.63  
(Total expenses, \$126,263.42.)

Total disbursements.....	\$5,337,539.73
Balance .....	\$ 653,972.23

**LEDGER ASSETS.**

Book value of real estate, unincumbered, \$59,170.97; incumbered, none; total.....	\$ 59,170.97
Mortgage loans on real estate, first liens, none; other than first, none; total .....	None.
Loans secured by pledge of bonds, stocks or other collateral .....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	42,117.50
Cash in office, none; deposited in bank, \$550,183.76; total.....	550,183.76
Also supreme secretary's contingent fund in National Bank Commonwealth, Boston .....	2,500.00
Total .....	\$ 653,972.23
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total... None.	
Total net ledger assets .....	\$ 653,972.23

**NON-LEDGER ASSETS.**

Interest due, \$3,034.35; accrued, \$266.67; total .....	\$ 3,301.02
Rents due, \$632.10; accrued, none; total .....	632.10
Market value of real estate over book value, none; ledger balances, \$2,840.63; per capita tax due (estimated), \$31,253.05; cost of supplies for sale, \$3,741.58; printing plant, \$4,166.27; office furniture, \$4,307.66; total .....	46,209.17
Market value of bonds (not including interest) and stocks over book value.....	1,012.50
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	320,193.83
Total non-ledger assets.....	\$ 370,418.62
Gross assets.....	\$1,024,390.85

**DEDUCT ASSETS NOT ADMITTED.**

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 7,949.23
Personal or agents' debit balances unsecured, \$1,250; bills receivable unsecured, \$1,590.63; total.....	2,840.62
Printing plant.....	4,166.27
Depreciation of ledger assets to bring same to market value, real estate .....	8,000.00
Total .....	\$ 22,956.12
Total admitted assets.....	\$1,001,434.73

**NON-LEDGER LIABILITIES.**

Losses adjusted, due and unpaid, \$23,275; not yet due, none; total .....	\$ 23,275.00
Losses in process of adjustment, or reported, \$565,250; realized, \$40,500; total .....	605,750.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.

Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities, viz: Ledger balances .....	\$ 424.57
Total liabilities .....	\$ 629,449.57
Balance to protect contracts.....	\$ 371,985.16
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 235,609.35
Reserve (less amount thereof included in liabilities and assets not admitted).....	None.
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	136,375.81
Total special funds. ....	\$ 371,985.16

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	190,261	\$547,161,000 00	1,276	\$ 3,623,000 00
Policies or certificates written or increased during the calendar year .....	13,299	35,458,500 00	49	122,500 00
Total.....	203,560	582,619,500 00	1,325	3,765,500 00
Deduct decreased or ceased to be in force during the year.....	8,455	24,253,500 00	80	244,500 00
Total policies or certificates in force December 31st (end of year) .....	195,105	558,366,000 00	1,245	3,522,000 00
Losses and claims unpaid December 31st (beginning of year).....	208	612,250 00	2	6,000 00
Losses and claims incurred during the calendar year .....	1,812	5,218,500 00	10	23,500 00
Total.....	2,020	5,831,750 00	12	24,500 00
Losses and claims scaled down, compromised or paid during the year .....	1,813	5,225,295 00	11	21,500 00
Losses and claims unpaid December 31st (end of year) .....	207	606,525 00	1	2,000 00
Assessments collected during year. ....	17	5,403,773.57	17	24,052.62

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Not less than \$2. Paid by applicant to subordinate council at admission.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Not less than \$3 per capita a year.

When and how much of this is transferred to supreme body?

Answer. Councils under immediate jurisdiction of supreme council pay \$1 per year and grand councils pay 30 cents per year for members under their jurisdiction.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$1,500.

Give limiting ages for admission.

Answer. Twenty-one to 54, inclusive.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No; except that subordinate councils are required to pay a member's dues and assessments when he is sick or disabled.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Tables are based on the combined American mortality experience, and are levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Of supreme council, yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. All just claims paid in full. Is able to so continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Massachusetts, 154; Ohio, 147; Michigan, 68; Wisconsin, 48; Illinois, 95; Indiana, 44; New York, 260; Pennsylvania, 220; Maryland, 33; Virginia, 51; Georgia, 65; Tennessee, 40; Missouri, 33; Ontario, 57; New Jersey, 120; Connecticut, 33; Rhode Island, 20; North Carolina, 20; Minnesota, 48; Iowa, 24; District of Columbia, 7; Nebraska, 15; Arkansas, 7; British Columbia, 1; California, 14; Colorado, 3; Delaware, 2; Idaho, 3; Kansas, 12; Maine, 12; Kentucky, 13; Nevada, 12; Montana, 2; New Brunswick, 11; New Hampshire, 9; North Dakota, 8; Nova Scotia, 4; Oregon, 7; Prince Edward's Island, 1; Quebec, 11; South Dakota, 5; Utah, 2; Vermont, 11; Washington, 9; West Virginia, 13; Total, 1,761.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Forty—\$10.36.

Has the association more than one class?

Answer. No. Optional with members to take \$3,000 or \$1,500.

Number of members in each class?

Answer. At beginning, 190,261; end of year, 195,105.

Number and kind of claims for which assessments have been made?

Answer. One death.

## ANNUAL STATEMENT

For the year ending December 31, 1897, of the condition and affairs of the

## SUPREME COURT OF HONOR,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Chancellor, A. L. HENFORD. Supreme Recorder, W. H. H. HONNLEY.

Incorporated July 16, 1895. Voluntary association. Organized July 23, 1895. Commenced business, August 1, 1895.

Home office, Springfield, Ill.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 635.51

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 80,158.00
Dues for expenses, per capita tax, etc.....	24,468.96
Assessments: Mortuary, \$....; reserve, ....; total.....	88,305.55
Medical examiners' fees paid by applicant.....	21,541.25

Total paid by members..... \$ 214,473.76

Interest, none; rent, none; total..... None.

From all other sources, viz: Supplies..... 4,121.59

Total income during the year..... \$ 218,605.35

Sum..... \$ 219,240.86

## DISBURSEMENTS DURING YEAR.

Death claims, \$86,064.60; permanent disability claims, \$2,250.00; total..... \$ 88,314.60

Temporary disability, none; old age benefits, none; total..... None.

Payments returned to applicants or members..... None.

Total paid to members..... \$ 88,314.60

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... 83,101.25

Salaries of managers and agents not paid by commissions..... None.

Total amount of salaries, fees per diem, mileage and expenses paid to officers..... 4,589.59

Amount paid to each: Supreme chancellor, \$1,200; supreme recorder, \$1,200; supreme treasurer, \$200; expense supreme directors, etc., \$1,969.59.

Salaries and other compensation of office employees..... 2,472.00

Medical examiners' fees, paid subordinate medical examiners, \$17,233; medical salaries or fees paid supreme or grand medical supervisors, \$4,308.25; total..... 21,541.25

Rent, \$455; taxes, none; advertising and printing, \$4,011.71; total 4,466.71

All other items, viz: Postage, express and telegraph, \$1,735.54; legal expenses, \$429.02; governing bodies, none; official publication, none; insurance departments, \$23; annual meetings, \$2,800.48; type for mailing list, \$335.42; notes and interest, \$822.22; supplies, \$1,276.47; furniture, \$200.85; sundries, \$1,164.51; total..... 8,787.51

(Total expenses, \$124,949.31.)

Total disbursements.....

212,253.91

Balance.....

\$ 5,986.95

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks, or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents or personal debit balances, none; bills receivable, none; total.....	None.
Cash in office, none; deposited in bank: Auburn State bank..	\$ 5,986.95
Total.....	\$ 5,986.95
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets as per balance.....	\$ 5,986.95

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Due from district courts for supplies.....	\$ 1,942.78
Market value of real estate over book value.....	None.
Due from district courts for per capita tax, and since paid.....	4,900.00
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	22,392.00
Total non-ledger assets.....	29,234.78
Gross assets.....	\$ 35,221.73

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 35,221.73

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$2,000; not yet due, \$23,500; total.....	\$ 25,500.00
Losses in process of adjustment or reported, none; resisted, \$8,250; total.....	8,250.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 33,750.00
Balance to protect contracts.....	\$ 1,471.73

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)....	11,150	\$19,324,500.00	907	\$ 1,722,000 00
Policies or certificates written or increased during the calendar year.....	17,058	23,309,500.00	1,554	2,516,500.00
Total.....	28,208	47,534,000.00	2,461	4,238,500 00
Deduct decreased or ceased to be in force during the year.....	3,986	6,643,000.00	515	882,500.00
Total policies or certificates in force December 31st (end of year)...	24,217	40,891,000.00	1,946	3,416,000 00
Losses and claims unpaid December 31st (beginning of year)....	7	11,900.00	1	1,000.00
Losses and claims incurred during the calendar year.....	6	6,250.00	1	500.00
Disability claims incurred during the calendar year.....	66	112,860.00	6	11,000.00
Total.....	79	127,250.00	8	12,500.00
Losses and claims scaled down, compromised or paid during the year.....	48	86,550.00	6	10,000.00
Disability claims scaled down, compromised or paid during the year.....	4	1,750 00	1	500.00
Losses and claims unpaid December 31st (end of year).....	27	38,950.00	1	2,000.00
Assessments collected during year.....	7	88,305 55		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars for \$500 certificates; \$4 for \$1,000, and \$5 for \$2,000. Paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Annual dues of \$1 paid semi-annually in advance.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission.

Answer. Eighteen and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded by society's own table of rates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes

If so, what amount, and for what purpose?

Answer. For permanent disability.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. Yes.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, Iowa, Indiana, Missouri, Michigan, Minnesota, South Dakota, Kansas and Nebraska.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SUPREME COURT INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Chief Ranger, M. D. ORONHYATEKHA. Supreme Ranger, D. D. AITKIN.*

*Supreme Chief Secretary, JOHN A. MCGILLIVAY.*

[Incorporated, July 23, 1881, under general act, province of Ontario. Approved May 2, 1891, chapter 104; May 2, 1899. Special act Dominion of Canada. Voluntary association. Commenced business July 1, 1881.]

Home office, Toronto, Canada.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ..... \$ 2,015,494.38

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:

Gross amount of membership fees .....	\$ 76,683.00
Dues for expenses, per capita tax, etc. ....	63,034.45
Assessments: Mortuary, \$1,463,237.71; sick and funeral, \$154,981.06;	
total .....	1,617,218.77
Medical examiners' fees paid by applicant .....	None.

Total paid by members .....	\$1,756,936.23
Interest, \$104,562.35, rent, \$ ..; total .....	104,562.35
From all other sources, viz: Refund fire insurance, \$375.88;	
change of policies, \$1,956.55; supplies, \$14,605.89; organizing	
act, \$10,594.35; sundry checks of 1896 credited, \$3,610.70; total.	31,042.87

Total income during the year .....	\$1,892,541.44
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Sum .....	\$3,908,035.82
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#### DISBURSEMENTS DURING YEAR.

Death claims, \$917,617.96; permanent disability claims, \$43,500;	
funeral, \$7,237.55; total .....	\$ 968,375.50
Temporary disability, \$121,850.10; old age benefits, \$3,000; total...	123,850.10
Payments returned to applicants or members. ....	517.04
Total paid to members.. .....	\$ 992,742.64
Commissions, fees and salaries paid to agents for organization	
of subordinate bodies. ....	80,981.79
Salaries of managers and agents not paid by commissions.....	33,011.69
Total amount of salaries, fees per diem, mileage, expenses paid	
to officers.....	83,011.69



Amount paid to each: Supreme chief ranger, \$10,000; supreme chief secretary \$6,000; supreme chief physician, \$6,000; supreme chief treasurer, \$2,000; supreme chief auditor, \$2,000.	
Salaries and other compensation of office employees.....	37,893.46
Medical examiners' fees, paid subordinate medical examiners, \$665.48; medical salaries or fees paid supreme or grand medical supervisors, \$ ; total .....	665.48
Rent, light and heat, \$5,879.87; taxes, \$....; advertising and printing, \$15,734.52; total.....	21,614.15
All other items, viz : Postage, express and telegraph, \$6,030.14; legal expenses, \$5,461.64; governing bodies, \$...; official publication, \$26,817.51; insurance departments, \$904.16; miscellaneous, \$...; furniture \$3,154.98; legislation, \$273.77; general expenses, \$5,336.60; office expenses, \$9,643.58; guarantee bonds, \$96; fraternal society fees, \$215; commission on loans, \$526.50; insurance, \$843.75; supplies, \$30,795.09; total .....	90,096.72
Contingent account.....	92,187.11
(Total expenses, \$356,450.40.)	
Total disbursements .....	\$1,349,198.04
Balance .....	\$2,558,832.78
<b>LEDGER ASSETS.</b>	
Book value of real estate .....	\$ 308,763.98
Mortgage loans on real estate .....	1,542,063.00
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks, owned absolutely..	418,068.89
Agents' or personal debit balances, \$...; bills receivable, \$....; total.....	None.
Cash in office, \$....; deposited in Bank of Ottawa, Toronto, \$220,914.43; Molson's bank, \$50,907.01; National bank, London, England, \$27,139.35; total. ....	298,950.79
Sundry loans .....	1,907.17
Total .....	\$2,558,832.78
Personal or agents' credit balance, \$...; borrowed money, \$....; all others, \$...; total.....	None.
Total net ledger assets. ....	\$2,558,832.78
<b>NON-LEDGER ASSETS.</b>	
Interest due, \$19,233.70; accrued, \$16,867.58; total .....	\$ 36,091.28
Rents due, \$...; accrued, \$...; total. ....	None.
Due from high and subordinate courts. ....	51,455.43
Market value of real estate over book value ...	None.
Salable supplies on hand.....	23,024.44
Market value of bonds (not including interest) and stocks over book value.....	None.
Furniture at head and branch offices after deducting depreciation..	13,011.06
Total non-ledger assets.....	\$ 121,582.21
Gross assets.....	\$2,680,414.99
<b>DEDUCT ASSETS NOT ADMITTED.</b>	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 24,045.50
Personal or agents' debit balances unsecured, \$....; bills receivable unsecured, \$....; total .....	None.
Depreciation of ledger assets to bring same to market value .....	None.
Total .....	\$ 24,045.50
Total admitted assets.....	\$2,646,379.49

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$32,861.93; not yet due, \$.....;	
total.....	\$ 32,861.93
Losses in process of adjustment, or reported, \$.....; reslisted,	
\$1,500; total.....	1,500.00
Present value of unpaid installments of old age annuities.....	12,137.88
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due	
and accrued.....	None.
Advance assessments, \$.....; bonus or dividend obligations,	
\$.....; total.....	None.
All other liabilities, viz.: Sundry accounts.....	1,825.42
<b>Total liabilities.....</b>	<b>\$ 48,325.23</b>
<b>Balance, to protect contracts.....</b>	<b>\$2,598,074.26</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	102,838	\$128,791,000.00	529	\$ 766,500.00
Policies or certificates written or increased during the calendar year.....	30,187	35,224,500.00	125	190,500.00
<b>Total.....</b>	<b>132,975</b>	<b>164,015,500.00</b>	<b>654</b>	<b>957,000.00</b>
Deduct decreased or ceased to be in force dur- ing the year.....	8,200	9,505,500.00	109	159,000.00
<b>Total policies or certificates in force De- cember 31st (end of year).....</b>	<b>124,685</b>	<b>154,510,000.00</b>	<b>555</b>	<b>798,000.00</b>
Losses and claims unpaid December 31st (be- ginning of year).....		17,181.00		
Losses and claims incurred during the calen- dar year including 1896 claims not reported until 1897, personal disability and old age claims.....		878,302.00	1	2,000.00
<b>Total.....</b>		<b>895,382.00</b>	<b>1</b>	<b>2,000.00</b>
Losses and claims scaled down, compromised or paid during the year, including total and permanent disability and old age claims.....		863,147.00	1	2,000.00
Losses and claims unpaid December 31st (end of year).....		33,942.00		
Assessments collected during year.....				

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Fifty cents for each \$500 of mortuary benefits taken, paid in cash.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Do not not know amount of dues to subordinate bodies; annual dues to supreme body, 25 cents per member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars and \$500.

Give limiting ages for admission.

Answer. Eighteen to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed.

Answer. By reserve fund, the monthly premiums and the right to levy special assessments.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays sick and funeral benefits and total and permanent disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Combined experience tables (actuaries').

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Five per cent appropriated toward payment of management expenses.

Has the society any emergency or reserve funds?

Answer. Yes

For what purpose, how created, and where deposited?

Answer. To pay claims; created by surplus of monthly premiums collected; deposited in chartered banks or invested in mortgages and bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At triennial meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Assignments not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Maine, New Hampshire, New York, Connecticut, Rhode Island, Ohio, Illinois, Indiana, Iowa, Minnesota, Wisconsin, North Dakota, Oregon, Colorado, California, Nebraska, Kansas, Missouri, Michigan, Tennessee.

Has the association more than one class?

Answer. No.

Number of members in each class?

Answer. One hundred and twenty-four thousand six hundred and eighty-five.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**SUPREME HIVE, LADIES OF THE MACCABEES OF THE WORLD,**  
 Organized under the laws of the State of Michigan, made to the Auditor of State of  
 the State of Iowa, pursuant to the laws thereof.

**President, LILLIAN M. HOLLISTER.**

**Vice-President, ELIZABETH E. BROWN.**

**Secretary, BINA M. WEST.**

[Incorporated April 6, 1897, under act 119 laws 1893 Voluntary association. Organized  
 October 1, 1892. Commenced business October 1, 1892.]

Home office, Port Huron, Mich.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 39,866.67

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deduc-  
 tions, as follows:

Gross amount of membership fees .....	\$ 6,332.49
Dues for expenses, per capita tax, etc .....	11,215.93
Assessments: Mortuary, \$140,518.94; reserve, \$23,563.07; total.....	164,082.01
Medical examiners' fees paid by applicant, not received by society.	

Total paid by members .....	\$ 181,630.43
Interest, none; rent, none; total.....	None.
From all other sources, viz.: Charter fees and supplies.....	5,017.70

Total income during the year .....	\$ 186,648.13
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Sum.....	\$ 228,514.80
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## DISBURSEMENTS DURING YEAR.

Death claims, \$117,000; permanent disability claims, \$150; total..	\$ 117,150.00
Temporary disability, none; old age benefits, none; total.	None.
Payments returned to applicants or members.....	796.00

Total paid to members .....	\$ 117,946.00
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Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....	None.
Salaries of managers and agents not paid by commissions.....	3,185.88
Total amount of salaries, fees per diem, mileage and expenses paid to officers.	4,540.82

Amount paid to each: Supreme commander, \$1,677.68; supreme record keeper, \$1,677.68; supreme finance keeper, \$536.05; trus- tees, \$481.89; auditors, \$317.52.	
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Salaries and other compensation of office employees.....	4,597.00
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Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medi- cal supervisors, none; total.....	None.
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Rent, \$345; insurance premium, \$26; advertising and printing, \$4,189.68; total .....	4,759.68
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All other items, viz.: Postage, express and telegraph, \$3,895.48; legal expenses, \$858.52; governing bodies, \$1,830.05; official pub- lication, \$3,776.95; insurance departments, \$235.38; miscellane- ous, \$908.51; supplies, \$6,143.64; officers' traveling expenses, \$2,877.67; convention expenses, \$2,320.24; office furniture, \$344.15; total .....	22,280.59
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(Total expense, \$40,303.97.)

Total disbursements.....	\$ 158,249.97
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Balance .....	\$ 68,264.83
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## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	None.
Agents' or personal debit balances, none; bills receivable.....	None.
Cash in office, \$4,345 72; deposited in Commercial bank, Port Huron, Mich., \$1,023.59; Citizens National bank, Flint, Mich., \$22,895.52; total.....	\$ 68,264.83
Total.....	\$ 68,264.83
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets.....	\$ 68,264.83

## NON-LEDGER ASSETS.

Interest due and accrued.....	None.
Rents due and accrued.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.
Total non-ledger assets.....	None.
Gross assets.....	\$ 68,264.83

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agent's debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Excess of assets over liabilities.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total admitted assets.....	\$ 68,264.83

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$5,500; not yet due, none; total.....	\$ 5,500.00
Losses in process of adjustment or reported, \$18,500; resisted, \$3,000; total.....	\$1,500.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	3,062.44
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 10,062.44
Balance to protect contracts.....	\$ 28,202.39

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number	Amount	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	17,037	\$15,084,000.00	359	\$ 245,000.00
Policies or certificates written or increased during the calendar year .....	10,988	7,657,500.00	276	128,500.00
Total .....	28,025	22,741,500.00	635	373,500.00
Deduct decreased or ceased to be in force during the year .....	8,974	1,843,500.00	87	26,500.00
Total policies or certificates in force December 31st (end of year).....	24,049	20,898,000.00	548	347,000.00
Losses and claims unpaid December 31st (beginning of year).....	12	15,000.00	.....	.....
Losses and claims incurred during the calendar year.....	95	129,500.00	1	1,000.00
Total .....	107	144,500.00	1	1,000.00
Losses and claims scaled down, compromised or paid during the year .....	89	117,000.00	.....	.....
Losses and claims unpaid December 31st (end of year) .....	18	24,000.00	1	1,000.00
Assessments collected during year .....	7	164,082.01	7	2,756.40

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Three dollars paid by member to organizer and subordinate lodge.

Give amount of annual dues to subordinate bodies and how paid.

Answer. Left to option of subordinate body.

When and how much of this is transferred to supreme body?

Answer. One dollar per year on social members; 50 cents per year on life benefit members.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.

Give limiting ages for admission.

Answer. Eighteen to 58 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, permanent disability benefit.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Assessments levied according to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent for management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, in case of emergency, one assessment per year on benefit members. Citizens National bank, Flint, Mich.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Pennsylvania, 133; Indiana, 65; Illinois, 120; Tennessee, 18; Wisconsin, 38; Missouri, 34; California, 20; Washington, 24; Connecticut, 9; Iowa, 23; Minnesota, 18; Nebraska, 21; Utah, 4; Wyoming, 6; Colorado, 14; Oregon, 28; New Jersey, 2; Arizona, 1; Kansas, 9; West Virginia, 5; Texas, 17; Kentucky, 6; New Hampshire, 2; Indian Territory, 2; British Columbia, 4; Quebec, 1; Georgia, 1; Canada, 1; Montana, 19; Idaho, 11; District of Columbia, 1; South Dakota, 5; North Dakota, 8; Alabama, 2; Arkansas, 1; New Mexico, 1.

Has the association more than one class?

Answer. Only one class of beneficial members.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SUPREME LODGE KNIGHTS OF HONOR,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, J. W. GOHEEN.*

*Secretary, B. F. NELSON.*

[Incorporated June 20, 1834, under laws of Missouri. Approved March 20, 1873, chapter 21. Voluntary association, organized June 30, 1873. Commenced business June 30, 1873.]

Home office, St. Louis, Mo.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 87,807 12

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deduction, as follows:

Gross amount of membership fees ..... None.

Dues for expenses, per capita tax, etc ..... \$ 94,349.58

Assessments: Mortuary, \$3,995,531.92; reserve, \$.....; total..... 3,995,531.92

Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$3,999,881.50

Interest, \$7,006.80; rent, \$.....; total..... 7,006.80

From all other sources, viz.: Benefit certificates, defunct cards,

exchange, fines, supplies, etc..... 4,515.18

Total income during the year..... 4,001,403.48

Sum..... \$4,089,210.00

## DISBURSEMENTS DURING YEAR.

Death claims, \$3,918,263 80; permanent disability claims, \$.....;	
total .....	\$3,918,263.80
Temporary disability, \$.....; old age benefits, \$.....; total..None.	
Payments returned to applicants or members.....None.	
Total paid to members.....	\$3,918,263.80
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	19,021.57
Salaries of managers and agents not paid by commissions..None.	
Total amount of salaries, fees per diem, mileage, expenses paid to officers. ....	11,582.00
Amount paid to each: President, \$2,500; secretary, \$4,200; treasurer, \$2,800.	
Salaries and other compensation of office employees. ....	20,189.50
Medical examiners' fees, paid subordinate medical examiners, \$.....; medical salaries or fees paid supreme or grand medical supervisor, \$2,500; total..	2,500.00
Rent, \$2,805; taxes, \$1,333; advertising and printing, \$1,632.30; total	4,450.63
All other items, viz.: Postage, express and telegraph, \$2,832.28; legal expenses, \$1,477.86; governing bodies, \$18,725; official publication, \$2,500; insurance departments, \$86; miscellaneous, \$22,929 04; total. ....	52,550 18
Total expenses, \$110,298.88.)	
Total disbursements.....	\$4,028,557.68
Balance .....	\$ 60,651.92

## LEDGER ASSETS.

Book value of real estate.....	None.
Mortgage loans on real estate .....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds and stocks owned absolutely .....	None.
Agents' or personal debit balances, \$ ....; bills receivable, \$.....; total .....	None.
Cash in office, \$2,339.62; deposited in bank: National Bank of Commerce, \$58,313.30; total .....	60,652.92
Total.....	60,652.92

## NON-LEDGER ASSETS.

Due from grand lodges .....	\$ 1,214.92
Due from subordinate lodges .....	9.80
Due from all other sources.....	20 00
Furniture .....	8,524.01
Supplies .....	3,024.82
Total non-ledger assets.....	12,793.55
Gross assets.....	\$ 73,446.47

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc .....	\$ 11,548 83
Personal or agents' debit balances unsecured, \$.....; bills receivable unsecured, \$....., total.....	None.
Depreciation in ledger assets to bring same to market value .....	None.
Total.....	11,548.83
Total admitted assets.....	\$ 61,897.64



## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$96,266.67; not yet due, \$.....;	
total.....	\$ 96,266.67
Losses in process of adjustment, or reported.....	325,500.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$.....; bonus or dividend obligations, \$.....;	
total.....	None.
All other liabilities.....	None.
Total liabilities.....	\$ 421,766.67

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	96,633	\$178,027,000.00	191	\$ 372,000.00
Policies or certificates written or increased during the calendar year.....	10,571	14,245,500.00	217	237,000.00
Total.....	107,204	192,272,500.00	408	609,000.00
Deduct decreased or ceased to be in force during the year.....	17,535	30,858,500.00	302	266.5 0.00
Total policies or certificates in force December 31st (end of year).....	89,679	161,414,000.00	206	342,500 00
Losses and claims unpaid December 31st (beginning of year).....	32	58,166.67		
Losses and claims incurred during the calendar year.....	2,238	2,956,363.80	7	12,000 00
Total.....	2,286	4,014,530.47	7	12,000 00
Losses and claims scaled down, compromised or paid during the year.....	2,214	2,918,263.80	7	13,000.00
Losses and claims unpaid December 31st (end of year).....	51	96,266.67		
Assessments collected during year.....		2,895,581.92		10,299 40

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Governed by the subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Governed by the subordinate lodge.

When and how much of this is transferred to supreme body?

Answer. The annual dues to supreme lodge is \$1 per annum, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. Between 18 and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Full rate, \$2,000; half rate, \$1,000; quarter rate, \$500.

If so, state how the amount is guaranteed.

Answer. From assessments only.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. On age at January 1st of each year.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the supreme lodge annually.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not; assess sufficient to cover losses.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Assignment not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 85; Arkansas, 69; California, 58; Connecticut, 31; Colorado, 15; District of Columbia, 5; Delaware, 1; Florida, 30; Georgia, 68; Idaho, 1; Illinois, 126; Iowa, 10; Indiana, 91; Indian Territory, 3; Kansas, 29; Kentucky, 128; Louisiana, 64; Maine, 18; Maryland, 16; Massachusetts, 134; Michigan, 48; Montana, 18; Mississippi, 117; Missouri, 79; Nebraska, 9; Nevada, 2; New Hampshire, 24; New Jersey, 59; New York, 171; North Carolina, 66; North Dakota, 3; Ohio, 103; Oregon, 1; Pennsylvania, 152; Rhode Island, 11; South Carolina, 62; Tennessee, 112; Texas, 276; Utah, 1; Vermont, 18; Virginia, 59; West Virginia, 14; Wisconsin, 34; Canada, 1; total, 2,414.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. One thousand, nine hundred and twenty-eight.

Has the association more than one class?

Answer. Only one class

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SUPREME LODGE NATIONAL RESERVE ASSOCIATION,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme President, F. W. SEARS.*

*Supreme Vice-President, A. R. HALL.*

*Supreme Secretary, B. F. BURD.*

[Incorporated May 8, 1891, under article 10, revised statutes of Missouri, 1889, chapter 49 Voluntary association.

Home office, Kansas City, Mo.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 11,942.65

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees, certificate fees.....	\$	93.00
Dues for expenses, per capita tax.....		23.00
Assessments: Mortuary, \$20,112.41; reserve, \$3,256.94; organizing fund, \$10,875.94; general fund, \$3,702.35; total.....		37,947.54
Medical examiners' fees paid by applicant.....		2,953.50
Total paid by members.....	\$	41,017.04
Interest, \$64.23; rent, \$97; total.....		161.23
From all other sources, viz: Advances to agents repaid, lodge supplies, regalia, etc .....		637.52
Total income during the year..	\$	41,815.79
Sum.....	\$	53,758.44

## DISBURSEMENTS DURING YEAR.

Death claims, \$18,859.03; permanent disability claims, \$ ...; total	\$	18,859.03
Temporary disability, \$ ...; old age benefits, \$ ...; total..None.		
Payments returned to applicants or members.....		1,542.29
Total paid to members. ....	\$	20,401.32
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies .....		9,427.26
Salaries of managers and agents not paid by commissions. None.		
Total amount of salaries, fees per diem, mileage, expenses paid to officers. ....		3,409.25
Amount paid to each: Supreme secretary, \$1,150.00; Supreme president, \$2,259.25.		
Salaries and other compensation of office employees..		1,915.78
Medical examiners' fees, paid subordinate medical examiners, \$1,969; medical salaries or fees paid supreme or grand medical supervisors, \$1,460; total.....		3,429.00
Rent, \$410; taxes, \$24.67; advertising and printing, \$1,446.98; total.		1,881.65
All other items, viz: Postage, express and telegraph, \$562.29; legal expenses, \$575.06; governing bodies, \$365.24; official publication, \$858.41; insurance departments, \$106.80; miscellaneous, \$383.85; total .....		2,831.65
Total expenses, (\$22,894.59.)		
Total disbursements .....	\$	43,235.91
Balance .....	\$	10,462.53

## LEDGER ASSETS.

Book value of real estate ..	\$	4,200.00
Mortgage loans on real estate ..		250.00
Loans secured by pledge of bonds, stocks, or other collateral .....		None.
Book value of bonds (excluding interest), and stocks owned absolutely. ....		None.
Agents' or personal debit balances, \$3,090.17; bills receivable, \$567.76; total. ....		3,627.93
Cash in office, \$29.94; deposited in First National bank, Kansas City, Mo., \$2,054.66; total.....		2,384.60
Total.....	\$	10,462.53
Deduct ledger liabilities: Personal or agents' credit balances, \$....; borrowed money, \$....; all other, \$ ...; total.....None.		
Total net ledger assets .....	\$	10,462.53

## NON-LEDGER ASSETS.

Interest due and accrued.....		None.
Rents due and accrued.....		None.
Market value of real estate over book value.....	\$	1,500.00
Market value of bonds (not including interest) and stocks over book value.....		None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....		3,200.00
Total non-ledger assets.....		4,700.00
Gross assets.....	\$	15,162.53

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 351.72
Personal or agents' debit balances unsecured, \$3,090.17; bills receivable unsecured, \$537.76; total.....	3,627.93
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	\$ 3,982.65
Total admitted assets .....	\$ 11,179.88

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$1,000; not yet due, \$2,600; total .....	\$ 3,600.00
Losses in process of adjustment, or reported, \$4,000; resisted \$2,000; total.....	6,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	None.
Advance assessments, \$ ...; bonus or dividend obligations, \$ ...; total .....	None.
All other liabilities.....	None.
Total liabilities .....	9,600.00
Balance to protect contracts .....	\$ 1,579.88

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR		BUSINESS IN IOWA DURING YEAR	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	4,336	\$4,474,500.00	73	\$ 88,500.00
Policies or certificates written or increased during the calendar year .....	1,969	1,947,000.00	97	142,000.00
Total.....	6,305	6,421,500.00	169	235,500.00
Deduct decreased or ceased to be in force during the year.....	3,064	2,219,500.00	41	62,000.00
Total policies or certificates in force December 31st (end of year).....	3,241	4,202,000.00	128	163,500.00
Losses and claims unpaid December 31st (beginning of year).....	8	11,000.00	.....	.....
Losses and claims incurred during the calendar year.....	19	28,000.00	.....	.....
Total.....	27	39,000.00	.....	.....
Losses and claims scaled down, compromised or paid during the year .....	20	26,000.00	.....	.....
Losses and claims unpaid December 31st (end of year).....	7	11,000.00	.....	.....
Assessments collected during year.....	12	37,947.54	12	1,237.04

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Two dollars and fifty cents, paid by applicant.

Give amount of annual dues to subordinate bodies and how paid

Answer. From \$3 per year up.

When and how much of this is transferred to supreme body?

Answer. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred dollars to \$2,000.

Give limiting ages for admission.

Answer. sixteen to 59 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Not now.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays one-half of certificate in case of total disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged, without regard to age?

Answer. Mortality table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Eighty per cent of each assessment for mortuary purposes, 20 per cent for expenses.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. To protect members in the event of a heavy death rate. One assessment per month for balance of life expectancy, when member fails to live out the same. First National bank, when not invested.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. When death rate exceeds in any calendar year the cost called for by American experience table at the then attained age of membership, the excess is paid out of emergency fund.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No; yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 25; Colorado, 3; Kansas, 19; California, 11; Ohio, 2; Michigan, 11; Kentucky, 1; Nebraska, 3; Iowa, 4; Wyoming, 2; Utah, 1; Pennsylvania, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine and ninety-three one-hundredths.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$1,602,000; B, \$2,600,000.

Number of members in each class.

Answer. A, 1,294; B, 1,947.

Number and kind of claims for which assessments have been made

Answer. Death losses.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**SUPREME LODGE OF THE WESTERN BOHEMIAN FRATERNAL**  
**ASSOCIATION,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
 State of Iowa, pursuant to the laws thereof.

*President.* JOS. ZBANEK.

*Secretary,* ALVIS BLAHA.

[Incorporated June 9, 1897. Voluntary association. Commenced business July 4, 1897.]  
 Home office, Cedar Rapids, Iowa.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....None.

## INCOME DURING YEAR.

Gross amount paid members to the society, without deductions,  
 as follows:

Gross amount of membership fees .....	None.
Dues for expenses.....	\$ 586 00
Assessments: Mortuary, \$6,060.90; reserve, \$429.48; total .....	6,490.38
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$ 7,076 38
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Interest, none; rent, none; total.....	None.
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From all other sources: Sale of constitution and by-laws to sub- ordinate lodges, \$76.50; for certificates, \$4.25; total .....	80.75
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Total income during the year.....	\$ 7,157.13
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Sum.....	\$ 7,157.13
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## DISBURSEMENTS DURING YEAR.

Death claims, \$4,000; permanent disability claims, none; total....	\$ 4,000.00
Temporary disability, none; old age benefits, none; total.....	None.
Payments returned to applicants or members .....	None.

Total paid to members.....	\$ 4,000.00
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Commissions, fees and salaries paid or allowed to agents and sub- ordinate lodges for organization of subordinate bodies.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	225.00

Amount paid to each: President, \$50; secretary, \$150; treas- urer, \$25.	
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Salaries and other compensation of office employes .....	None.
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Medical examiners' fees, paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand med- ical supervisors, none; total.....	None.
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Rent, none; taxes, none; printing, \$314.65; total.....	314.65
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All other items, viz.: Postage, express and telegraph, \$68.79; legal expenses, \$12.50; governing bodies, none; official publi- cation, none; insurance departments, none; miscellaneous, none; recorder Linn county, \$1; secretary of state, charter, \$2 50; permit, \$25; total.....	107.79
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(Total expenses, \$847.44.)

Total disbursements.....	\$ 4,647.44
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Balance .....	\$ 2,509.69
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## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.....	None.
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Mortgage loans on real estate, first liens, none; other than first, none; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds, (excluding interest) and stocks, owned absolutely.....	None.
Agents' or personal or debit balances, none; bills receivable, none; total.....	None.
Cash in office, \$2,509.09; deposited in bank, none; total.....	\$ 2,509.09
Total.....	\$ 2,509.09
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, none; all other, none; total.....	None.
Total net ledger assets.....	\$ 2,509.09

## NON-LEDGER ASSETS.

Interest due, none; accrued, none; total.....	None.
Rents due, none; accrued, none; total.....	None.
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.
Total non-ledger assets.....	None.
Gross assets.....	\$ 2,509.09

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	None.
Personal or agents' debit balances unsecured, none; bills receivable unsecured, none; total.....	None.
Depreciation of ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 2,509.09

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$1,000; not yet due, none; total.....	\$ 1,000.00
Losses in process of adjustment, or reported, none; resisted, none; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, none; bonus or dividend obligations, none; total.....	None.
All other liabilities.....	None.
Total liabilities.....	1,000.00
Balance to protect contracts.....	\$ 1,509.09
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 1,000.00
Reserve (less amount thereof included in liabilities and assets not admitted).....	490.48
Emergency (less amount thereof included in liabilities and assets not admitted).....	None.
Expense (less amount thereof included in liabilities and assets not admitted).....	19.31
Total special funds.....	\$ 1,509.09

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....				
Policies or certificates written or increased during the calendar year.....	1,288	\$1,274,000.00	252	\$ 251,000.00
Total.....	1,288	1,274,000.00	252	251,000.00
Deduct decreased or ceased to be in force during the year.....	29	28,500.00	6	6,000.00
Total policies or certificates in force December 31st (end of year).....	1,259	1,245,500.00	246	245,000.00
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00		
Losses and claims incurred during the calendar year.....	4	4,000.00		
Total.....	5	5,000.00		
Losses and claims scaled down, compromised or paid during the year.....	4	4,000.00		
Losses and claims unpaid December 31st (end of year).....	1	1,000.00		
Assessments collected during year.....		6,000.00		

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Paid to subordinate lodges and left to their control.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Four dollars per annum, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. By assessment made once per year on each member sufficient to cover expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission

Answer. Youngest, 20; oldest, 50 years, excepting some charter members taken in before September 1, 1897, where whole bodies of other associations have become members of the supreme lodges.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how amount is guaranteed.

Answer. By monthly assessments, and by extra assessments if regular assessments are not sufficient.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Life expectancy tables are used, and assessments are levied on the age at entry.



Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Has a reserve fund created by assessments on members, 25 cents each quarter; deposited in savings banks or invested in United States bonds; purpose as provided in by-laws of association.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At general convention of delegates from all subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The supreme lodge has the right to make one extra assessment in each month, but no more.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 10; Nebraska, 18; Minnesota, 7; North Dakota, 3; South Dakota, 2; Kansas, 2; Colorado, 1; Oklahoma, 1; Wisconsin, 5.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Five death claims.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE,

Incorporated under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Mystic Ruler, D. E. STEVENS.*

*Supreme Vice-Ruler, JOHN F. FOLLETT.*

*Supreme Recorder, W. H. SNYDER,*

[Incorporated April 27, 1895, under act of April 23, 1874. Voluntary association. Organized December 10, 1884. Commenced business January, 1885.]

Home office, Philadelphia, Pa.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 57,066.89

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Extension fund..... \$ 5,954.50

Dues for expenses, per capita tax, etc., from members at large and honorary members.	\$ 403.25
Assessments: Benefit fund, \$165,115.12; surplus benefit fund, \$18,346.12; expense, \$26,208.74; total.	209,669.98
Medical examiners' fees paid by applicant.	1,373.76
Total paid by members.	\$ 217,401.49
Interest, \$3,835.66; rent, none; total.	2,835.66
From all other sources, viz.: Certificate fees, \$93; regalia, \$223.97; supplies, \$281.20; official bonds, \$125.83; sundries, \$67.83; total.	1,093.33
Total income during the year.	\$ 221,330.48
Sum.	\$ 303,397.30

## DISBURSEMENTS DURING YEAR.

Death claims, \$169,750; permanent disability claims, \$3,500; total.	\$ 173,250.00
Temporary disability, none; old age benefits, none; total.	None.
Payments returned to applicants or members	None.
Total paid to members.	\$ 173,250.00
Commissions, fees and salaries paid or allowed to agents for organizing expense and supervision.	20,583.67
Salaries of managers and agents not paid by commissions.	None.
Total amount of salaries, fees per diem, mileage and expenses paid to officers.	10,347.86
Amount paid to each: Supreme mystic ruler, \$3,999.96; supreme recorder, \$1,650; ex-supreme treasurer, \$1,350; supreme treasurer, \$300; member supreme executive committee, \$150; chairman committee on loans, \$50; mileage and per diem, \$2,847.90.	
Salaries and other compensation of office employees	4,542.14
Medical examiners' fees paid subordinate medical examiners, none; medical salaries or fees paid supreme or grand medical supervisors, \$2,034; total.	2,034.00
Rent, \$949.96; taxes and license, \$305.50; advertising and printing, \$3,068.84; total.	4,244.30
All other items, viz.: Postage, express and telegraph, \$1,490.73; adjustment and legal expenses, 2,360.91; grand ruling, \$395.05; official publication, \$2,634.12; insurance departments, \$.....; miscellaneous, sundries, \$173.46; regalia, \$457.00; supplies, \$792.36; furniture, \$277.73; extension fund, \$10.50; official bonds, \$271.25; total.	8,863.11
(Total expenses, \$50,615.08).	
Total disbursements.	\$ 223,865.06
Balance	\$ 79,532.22

## LEDGER ASSETS.

Book value of real estate, unincumbered, none; incumbered, none; total.	None.
Mortgage loans on real estate, first liens, \$45,500; other than first, none; total.	\$ 45,500.00
Loans secured by pledge of bonds, stocks, or other collateral.	None.
Book value of bonds (excluding interest) and stocks owned absolutely.	None.
Agents' or personal debit balances, none; bills receivable, none; total.	None.
Cash in office, \$8,533.69; deposited in Girard Life Insurance Annuity & Trust Co. of Philadelphia, \$32,605.70; balance due from ex-treasurer, \$342.83; total.	41,532.22
Total.	\$ 87,032.22
Deduct ledger liabilities: Personal or agents' credit balances, none; borrowed money, \$7,500; all other, none; total.	7,500.00
Total net ledger assets	\$ 79,532.22

## NON-LEDGER ASSETS.

Interest due, \$512.50; accrued, \$487.62; total .....	\$ 1,000.32
Rents due and accrued. ....	None.
Balance due from deputies and rulings. ....	3,566.63
Furniture, office fixtures, supplies and regalia .....	2,816.79
Assessments actually to be collected by subordinate bodies not yet turned over to supreme body .....	55,046.13
<b>Total non-ledger assets. ....</b>	<b>62,439.87</b>
<b>Gross assets .....</b>	<b>\$ 141,962.09</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc .....	\$ 2,816.79
Personal or agents' debit balances unsecured, \$3,566.63; bills receivable unsecured, none; total .....	3,566.63
Excess of mortuary assessments over liabilities. ....	546.13
Depreciation of ledger assets to bring same to market value .....	None.
<b>Total .....</b>	<b>6,929.55</b>
<b>Total admitted assets. ....</b>	<b>\$ 135,032.54</b>

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, none; not yet due, \$15,500; total .....	\$ 15,500.00
Losses in process of adjustment or reported, \$39,500; resisted, \$15,000; total .....	54,500.00
Salaries, bills, accounts, etc., due and accrued .....	2,181.71
Advance assessments, \$279.44; bonus or dividend obligations, none; total .....	279.44
All other liabilities .....	None.
<b>Total liabilities. ....</b>	<b>\$ 72,461.15</b>
<b>Balance to protect contracts. ....</b>	<b>\$ 62,571.39</b>
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	None.
Reserve (less amount thereof included in liabilities and assets not admitted) .....	None.
Emergency (less amount thereof included in liabilities and assets not admitted) .....	\$ 62,414.65
Expense (less amount thereof included in liabilities and assets not admitted) .....	156.74
<b>Totals special funds. ....</b>	<b>\$ 62,571.39</b>

## EXHIBIT OF CERTIFICATE OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number	Amount.
Policies or certificates in force December 31st (beginning of year) .....	11,669	\$23,146,000.00	73	\$ 110,500.00
Policies or certificates written or increased during the calendar year .....	3,671	4,831,800.00	8	6,500.00
Total .....	15,340	26,977,500.00	81	117,000.00
Deduct decreased or ceased to be in force during the year .....	3,159	4,945,500.00	23	34,500.00
Total policies or certificates in force December 31st (end of year) .....	12,181	22,032,000.00	58	82,500.00
Losses and claims unpaid December 31st (beginning of year) .....	33	69,750.00	None	None
Losses and claims incurred during the calendar year .....	94	177,750.00	None	None
Total .....	126	247,500.00	None	None
Losses and claims scaled down, compromised or paid during the year .....	93	177,500.00	None	None
Losses and claims unpaid December 31st (end of year) .....	33	70,000.00	.....	.....
Assessments collected during year .....	22	209,889.98	.....	907.53

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Admission fees collected by and goes to subordinate rulings and deputies.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount fixed and collected by subordinate rulings.

When and how much of this is transferred to supreme body?

Answer. Members at large \$3 per annum.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$4,500; minimum, \$500.

Give limiting ages for admission.

Answer. Eighteen to 49 years.

Do the certificates or policies specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays \$500, \$1,000 or \$1,500 permanent total disability benefit divided in three annual payments.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table. Assessments levied on age at entry.

Is any part of the assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. A specific percentage of assessment rates collected is for expenses and emergency fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. For the benefit of members as an emergency fund? Ten per cent of benefit fund assessments. Supreme treasurer, Philadelphia, Pa.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By members of the supreme ruling and delegates thereto.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments or certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has for years paid all claims in full. A few claims at inception of order paid at amount of one assessment on membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 15; Delaware, 1; District of Columbia, 2; Georgia, 29; Illinois, 45; Indiana, 5; Iowa, 4; Kansas, 1; Kentucky, 14; Ohio, 54; Maryland, 6; Michigan, 23; Minnesota, 1; Missouri, 9; Nebraska, 1; New York, 34; New Jersey, 6; North Carolina, 14; South Carolina, 2; Texas, 58; Tennessee, 7; Virginia, 19; West Virginia, 9; Connecticut, 1; Pennsylvania, 28.

Has the association more than one class.

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A, \$18,207,000; B, \$3,825,000.

Number of members in each class?

Answer. A, 8,862; B, 3,319.

Number and kind of claims for which assessments have been made?

Answer. Death and disability.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### SUPREME TRIBE BEN HUR,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Chief*, D. W. GERRARD.

*Supreme Sec'y*, F. L. SNYDER.

[Incorporated January 16, 1894. Voluntary association. Commenced business March 1, 1894.]

Home office, Crawfordsville, Ind.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 40,945.43

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees .....	\$ 1,833 00
Dues for expenses, per capita tax, etc.....	17,866.60
Assessments: Mortuary, \$103,646.45; reserve, \$12,193.65; expense, \$3,096 40; total .....	121,936.50
Medical examiners' fees paid by applicant.....	880.50
Total paid by members. ....	\$ 143,516 60
Interest, \$1,635 50; rent, \$....; total .....	1,635.50
From all other sources: Supplies.....	974 61
Total income during the year.....	\$ 145,116.71
Sum.....	\$ 186,063.14

## DISBURSEMENTS DURING YEAR.

Death claims, \$74,700; permanent disability claims, \$ ...; total ..	\$ 74,700.00
Temporary disability \$ ...; old age benefits, \$....; total.....	None.
Payments returned to applicants or members.....	None.
Total paid to members.....	\$ 74,700.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	None.
Salaries of managers and agents not paid by commissions..	None.
Total amount of salaries, fees per diem, mileage, expenses paid to officers. ....	6,180.00
Amount paid to each: Supreme chief, \$1,800; supreme scribe, \$3,000; supreme medical examiner, \$1,200; supreme keeper of tribute, \$180.	
Salaries and other compensation of office employes.....	2,782.25
Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$ ...; total.....	None.
Rent, \$510; taxes, \$....; advertising and printing, \$1,966.53; total..	2,476.53
All other items, viz: Postage, express and telegraph, \$753.11; legal expenses, \$25; governing bodies, \$....; official publica- tion, \$1,381.46; insurance departments, \$ ...; organization, \$7,121.45; furniture and fixtures, \$195 15; expense, \$1,799 56; mileage and per diem, \$83.45; supply account, \$1,440.30; bills payable, \$2,300; total.....	15,109.48
(Total expenses, \$26,548.23.)	
Total disbursements.....	101,248 26
Balance.....	\$ 84,814.88

## LEDGER ASSETS.

Book value of real estate, unincumbered..	\$ 7,641.78
Mortgage loans on real estate, first liens.....	5,500.00
Loans secured by pledge of bonds, stocks or other collateral..	5,200.00
Book value of bonds (excluding interest) and stocks owned absolutely.....	19,649 50
Agents' or personal debit balances, \$.....; bills receivable, \$.....; total.....	None.
Cash in office, \$...; deposited in bank: Elston bank, Crawford- ville, Ind., \$31,823 60; Ladoga bank, Ladoga, Ind., \$4,000; First National bank, Crawfordsville, Ind., \$10,000; Wingate bank, Wingate, \$1,000; total .....	46,823.60
Total.....	\$ 84,814.88
Deduct ledger liabilities: Personal or agents' credit balances, \$....; borrowed money, \$....; all other, \$....; total.....	None.
Total net ledger assets .....	84,814.88

## NON-LEDGER ASSETS.

Interest due, \$ ...; accrued, \$....; total.....	None.
Rents due, \$ ...; accrued, \$....; total.....	None.

Furniture and fixtures.....	\$ 1,567.76
Market value of real estate over book value.....	None.
Market value of bonds (not including interest) and stocks over book value.....	None.
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	None.
Total non-ledger assets.....	\$ 1,567.7
Gross assets.....	\$ 86,382.64

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 1,567.76
Agents' debit balances not unsecured, \$....; bills receivable, unsecured, \$....; total.....	None.
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	1,567.76
Total admitted assets.....	\$ 84,814.88

## NON-LEDGER LIABILITIES.

Losses, adjusted, due and unpaid, \$....; not yet due, \$....; total.....	None.
Losses in process of adjustment, or reported, \$ ..; resisted, \$....; total.....	None.
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	None.
Advance assessments, \$ ....; bonus or dividend obligations, \$... , total.....	None.
All other liabilities.....	None.
Total liabilities.....	None.
Balance to protect contracts.....	\$ 84,814.88

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	8,801	\$15,193,950.00	253	\$ 451,700.00
Policies or certificates written or increased during the calendar year.....	6,527	8,775,250.00	353	513,300.00
Total.....	15,328	23,969,200.00	606	965,000.00
Deduct decreased or ceased to be in force during the year.....	1,633	2,598,350.00	157	268,250.00
Total policies or certificates in force December 31st (end of year).....	13,695	21,370,850.00	449	706,650.00
Losses and claims unpaid December 31st (beginning of year).....	None	None	None	None
Losses and claims incurred during the calendar year.....	46	77,250.00	2	3,400.00
Total.....	46	77,250.00	2	3,400.00
Losses and claims scaled down, compromised or paid during the year.....	46	74,700.00	2	3,400.00
Losses and claims unpaid December 31st (end of year).....	None	None	None	None
Assessments collected during year.....	12	121,936.50	12	2,556.00

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Seven dollars and fifty cents; paid to courts of the order.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. One dollar and fifty cents per capita, paid semi-annually.

When and how much of this is transferred to supreme body?

Answer. All to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By additional assessments if necessary.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No; assessments for mortuary and expense funds separate.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Equalizing assessments; from 10 per cent of assessments; Elston's bank, Crawfordville, and invested in bonds and mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Not more than two additional assessments in any one month.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 23; Indiana, 133; Illinois, 68; Kentucky, 4; Ohio, 61; Oregon, 4; Colorado, 1; Pennsylvania, 12; New York, 20; New Jersey, 2; Virginia, 4; Missouri, 7; Kansas, 12; Nebraska, 65; California, 5; Michigan, 31.

Has the association more than one class?

Answer. No.

Number of members.

Answer. Thirteen thousand, six hundred and ninety-five.



## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*  
**SUPREME TENT OF THE KNIGHTS OF THE MACCABEES OF**  
**THE WORLD,**

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*Supreme Commander, D. P. MARKEY.*

*Supreme Record Keeper, N. S. BOYSTON.*

[Incorporated, September 11, 1885. Approved laws, 1869, chapter 18. Reincorporated August 31, 1894, and November 7, 1897, under act 119, public acts, 1898. Voluntary association. Commenced business, September 1, 1886.]

Home office, Port Huron, Mich.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 316,914.41

## INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees..... \$ 16,534.05  
 Dues for expenses, per capita tax, etc..... 2,200.83  
 Assessments: Mortuary, \$1,244,583.79; expense, \$171,154.07; total.. 1,415,737.86  
 Medical examiner's fees paid by applicant..... None.

Total paid by members.....\$1,435,532.74  
 Interest, \$9,761.86; rent, \$....; total..... 9,761.86  
 From all other sources, viz.: Charter fees and supplies, \$5,648.58;  
 sick, funeral and accident, general fund, \$5,261.25; sick, funeral  
 and accident benefit funds, \$30,293.32; total..... 31,208.16

Total income during the year ..... 1,476,497.76

Sum..... \$1,793,412.17

## DISBURSEMENTS DURING YEAR.

Death claims, \$1,090,840.78; permanent disability claims, \$36,226.00;  
 total.....\$1,126,576.78  
 Temporary disability, \$3,760.80; old age benefits, \$....; total..... 3,760.80  
 Payments returned to applicants or members..... 548.78

Total paid to members..... \$1,135,886.36

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies..... None.

Salaries of managers and agents not paid by commissions.. 28,094.38

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 20,570.39

Amount paid to each: Supreme commander, \$6,024.91; supreme record keeper, \$5,518.50; supreme medical examiner, \$830.35; supreme counselor, \$3,747.12; supreme finance keeper, \$1,186.64; supreme trustee, \$234.32; supreme auditors, \$859.88; supreme editor Bee Hive, \$2,166.64.

Salaries and other compensation of office employees..... 18,023.90

Medical examiners' fees, paid subordinate medical examiners, \$....; medical salaries or fees paid supreme or grand medical supervisors, \$55.85; total..... 55.85

Rent, \$2,637.97; taxes, \$100; advertising and printing, \$9,558.69; total..... 12,216.66

All other items, viz.: Postage, express and telegraph, \$7,833.62; legal expenses, \$5,006.10; governing bodies, \$60,254.88; official publication, \$22,943.34; insurance departments, \$279.73; miscellaneous, \$1,992.43; supplies, \$17,378.31; travel, \$1,122.95; supreme tent revised, \$6,682.27; total ..... 125,523.61

(Total expenses, \$205,184.79.)

Total disbursements..... 1,341,071.15

Balance..... \$ 452,341.02

## LEDGER ASSETS.

Book value of real estate, unincumbered, \$.....; incumbered, \$.....; total.....	None.
Mortgages loans on real estate, first liens, \$.....; \$.....; total.....	None.
Loans secured by pledge of bonds, stocks or other collateral.....	None.
Book value of bonds (excluding interest) and stocks owned absolutely.....	\$ 251,812.50
Agents' or personal debit balances, \$.....; bills receivable, \$.....; total.....	None.
Cash in office, \$5,066.50; deposited in Commercial bank, Port Huron, \$137,487.62; First National bank, Port Huron, \$20,400; Port Huron, Savings bank, savings department, \$20,400; Port Huron Savings bank, in transit, \$17,194.40; total.....	200,528.52
Total.....	\$ 452,341.02
Deduct ledger liabilities: Personal or agents' credit balances, \$.....; borrowed money, \$.....; all other, \$.....; total. ..None.	
Total net ledger assets.....	\$ 452,341.02

## NON-LEDGER ASSETS.

Interest due, \$.....; accrued, \$.....; total.....	None.
Rents due, \$.....; accrued, \$.....; total.....	None.
Market value of real estate over book value. ....	None.
Market value of bonds (not including interest) and stocks over book value.....	\$ 4,687.50
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	120,000.00
Total non-ledger assets.....	124,687.50
Gross assets.....	\$ 577,028.52

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc. ....	None.
Personal or agents' debit balances unsecured.....	None.
Depreciation in ledger assets to bring same to market value.....	None.
Total.....	None.
Total admitted assets.....	\$ 577,028.52

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$45,977.40; not yet due, \$.....; total.....	\$ 45,977.40
Losses in process of adjustment, or reported, \$101,600; resisted, \$37,000; total.....	138,600.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	11,074.25
Advance assessments, \$.....; bonus or dividend obligations \$.....; total.....	None.
All other liabilities.....	None.
Total liabilities.....	195,651.65
Balance to protect contracts.....	\$ 381,376.87
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 118,559.24
Reserve (less amount thereof included in liabilities and assets not admitted).....	None
Emergency (less amount thereof included in liabilities and assets not admitted).....	251,812.50
Expense (less amount thereof included in liabilities and assets not admitted).....	11,005.03
Total special funds.....	381,376.87

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	118,767	\$162,710,500 00	2,335	\$ 2,929,500 00
Policies or certificates written or increased during the calendar year.....	85,952	32,709,000 00	1,239	928,500.00
Total.....	154,719	195,419,500.00	3,574	3,858,000.00
Deduct decreased or ceased to be in force dur- ing year.....	16,056	14,419,500.00	800	750,000.00
Total policies or certificates in force De- cember 31st (end of year).....	138,663	181,000,000 00	2,765	3,108,000.00
Losses and claims unpaid December 31st (begin- ning of year).....	99	168,600.00		
Losses and claims incurred during the calen- dar year.....	696	1,142,554.18	9	17,800.00
Total.....	795	1,311,154.18	9	17,800.00
Losses and claims scaled down, compromised or paid during the year.....	679	1,126,676.78	8	16,800 00
Losses and claims unpaid December 31st (end of year).....	116	184,577.40	1	1,000 00
Assessments collected during year.....	12	1,244,588 79	12	23,307 54

## MISCELLANEOUS QUESTIONS

Give amount of entrance fee, and how paid.

Answer. Sixteen thousand five hundred and thirty-four dollars and five cents.  
Paid by members when admitted for certificate fee.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Regulated by subordinate bodies solely. Social members pay annual per capita tax of \$1 each.

When and how much of this is transferred to supreme body?

Answer. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Five hundred to \$3,000.

Give limiting ages for admission.

Answer. From 16 to 51 years for benefit members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, one-tenth of amount of certificate annually for total and permanent disability, and also old age benefits in same amount, when reaching 70 years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied according to age at time of admission.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent to pay management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To provide for payment of death claims in excess of what monthly assessments will pay. Invested in U. S. and municipal bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Doing business in all other states.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. About six per 1,000.

Has the association more than one class?

Answer. No.

## ANNUAL STATEMENT

*For the year ending December 31, 1897, of the condition and affairs of the*

### WOMEN'S CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

*President, ELIZABETH RODGERS.*

*Vice-President, ANNIE E. DALRY.*

*Secretary, CATHERINE HUGHES.*

[Incorporated January, 31, 1894, under laws of 1893. Approved June 22, 1893, chapter 73.

Voluntary association, organized July 17, 1891. Commenced business July 17, 1891.]

Home office, Chicago, Ill.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 9,072.93

#### INCOME DURING YEAR.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 7,350.00
Dues for expenses, per capita tax, etc .....	13,321.85
Assessments: Mortuary, \$63,561.02; reserve, \$.....; total .....	63,561.02
Medical examiners' fees paid by applicant,.....	9,968.00

Total paid by members..... \$ 97,193.87

Interest, \$32.94; rent, ....; total..... 32.94

From all other sources, viz: Three per cent of endowment for  
extending order, \$1,950.00; supplies from subordinate courts,  
\$5,635.13; sundries, \$463.31; total.....

\$ 8,053.44

Total income during the year.....

\$ 105,282.25

Sum.....

\$ 114,355.18

#### DISBURSEMENTS DURING YEAR.

Death claims, \$62,281.00; permanent disability claims, \$....; total \$ 62,281.00

Temporary disability, \$ ....; old age benefits, \$....; total...None.

Payments returned to applicants or members.....None.

Total paid to members..... \$ 62,281.00

Commissions, fees and salaries paid or allowed to agents for  
organization of subordinate bodies..... 3,675.00

Salaries of managers and agents not paid by commissions..... 320.00

Total amount of salaries, fees per diem, mileage, expenses paid  
to officers..... 4,300.00

Amount paid to each: High chief ranger, \$2,000; high secretary,  
\$1,500; high treasurer, \$800.

Salaries and other compensation of office employees. . . . . 615.00

Medical examiners' fees paid subordinate medical examiners,  
\$8,802.50; medical salaries or fees paid supreme or grand  
medical supervisors, \$1,660.50; total ..... 9,663.00

Rent, \$420; taxes, \$ ....; advertising and printing, \$562.60; total... 962.50

All other items, viz: Postage, express and telegraph, \$....; legal  
expenses, \$ ....; governing bodies, \$2,454.16; official publica-  
tion, \$ ..; insurance departments, \$....; miscellaneous sup-  
plies for subordinate courts, expenses, etc, \$7,233.32; 3 per cent  
fund railway fares and traveling expenses, \$309.80; total..... 10,057.38

(Total expenses, \$39,912.88.)

Total disbursements.....

\$ 92,193.88

Balance.....

\$ 22,161.30

#### LEDGER ASSETS.

Book value of real estate, unincumbered, \$....; incumbered,  
\$ ....; total. ....None.

Mortgage loans on real estate, first liens, \$....; other than first,  
\$ ..; total. ....None.

Loans secured by pledge of bonds, stocks or other collateral  
.....None.

Book value of bonds (excluding interest) and stocks owned  
absolutely .....None.

Agents' or personal debit balances, \$....; bills receivable, \$....;  
total. ....None.

Cash in office, \$ ....; deposited in Illinois Trust and Savings bank,  
\$1,121.41; International Bank of Chicago, \$21,087.89; total..... \$ 22,161.30

Total..... \$ 22,161.30

Deduct ledger liabilities: Personal or agents' credit balances,  
\$....; borrowed money, \$ ....; all other, \$....; total.....None.

Total net ledger assets.....

\$ 22,161.30

#### NON-LEDGER ASSETS.

Interest due, \$ ....; accrued, \$....; total.....None.

Rent due, \$....; accrued, \$....; total.....None.

Market value of real estate over book value.....None.

Market value of bonds (not including interest) and stocks over  
book value.....None.

Assessments actually collected by subordinate bodies not yet  
turned over to supreme body..... 11,000.00

Total non-ledger assets.....

11,000.00

Gross assets.....

\$ 33,161.30

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	None.
Personal or agents' debit balances unsecured, \$...; bills receivable unsecured, \$...; total.....	None.
Depreciation of ledger assets to bring same to market value .....	None.
Total .....	None.
Total admitted assets.....	\$ 33,161.30

## NON-LEDGER LIABILITIES.

Losses adjusted, due and unpa'd, \$1,000; not yet due. \$....; total \$	1,000.00
Losses in process of adjustment, or reported, \$11,000; resisted, \$2,000; total.....	13,000.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued .....	None.
Advance assessments, \$...; bonus or dividend obligations, \$....; total. ....	None.
All other liabilities .....	None.
Total liabilities .....	14,000.00
Balance to protect contracts .....	\$ 19,161.30
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted) .....	\$ 7,310.44
Reserve (less amount thereof included in liabilities and assets not admitted) .....	None.
Emergency (less amount thereof included in liabilities and assets not admitted) .....	None.
Expense (less amount thereof included in liabilities and assets not admitted) .....	11,550.86
Total special funds.....	\$ 19,161.30

## EXHIBIT OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF YEAR.		BUSINESS IN IOWA DURING YEAR.	
	Number.	Amount	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	7,510	\$ 7,510,000.00	97	\$ 97,000.00
Policies or certificates written or increased during the calendar year.....	6,642	6,642,000.00	74	74,000.00
Total.....	14,152	14,152,000.00	171	171,000.00
Deduct decreased or ceased to be in force during the year.....	283	283,000.00	12	12,000.00
Total policies or certificates in force December 31st (end of year) .....	13,869	13,869,000.00	159	159,000.00
Losses and claims unpaid December 31st (beginning of year).....	7	7,000.00	None	None
Losses and claims incurred during the calendar year.....	69	69,000.00	1	1,000.00
Total.....	76	76,000.00	1	1,000.00
Losses and claims scaled down, compromised or paid during the year.....	62	62,000.00	1	1,000.00
Losses and claims unpaid last December 31st (end of year) .....	14	14,000.00	None	None
Assessments collected during year.....		68,511.02		831.58

## MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. From \$3 to \$6.50; paid to subordinate courts.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Five dollars and \$4 to subordinate courts, and \$1 per member to high court, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. Guaranteed by pro rata assessments.

Does your insurance contain any dividend feature.

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment

Answer. Pro rata assessments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Three per cent, or \$30, on each death claim, for the purpose of extending the order.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Payable to heads of religious and charitable institutions.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 161; Wisconsin, 21; Indiana, 2; Michigan, 10; Ohio, 1; Iowa, 4; North Dakota, 1; Minnesota, 2; Vermont, 1; Pennsylvania, 1; Missouri, 2.

Has the association more than one class?

Answer. No.

## NAME AND LOCATION OF COMPANIES.

*Companies authorized to do business in Iowa for the current year.*  
**FIRE.**

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
<b>IOWA COMPANIES.</b>		
American Mutual .....	Des Moines ..	Iowa.
Anchor Mutual Fire .....	Des Moines ..	Iowa.
Atlas Mutual .....	Des Moines ..	Iowa.
Capital .....	Des Moines ..	Iowa.
Commercial Mutual .....	Des Moines ..	Iowa.
Dairy Mutual .....	Lisbon ..	Iowa.
Des Moines .....	Des Moines ..	Iowa.
Dubuque Fire and Marine .....	Dubuque ..	Iowa.
Farmers .....	Cedar Rapids ..	Iowa.
Fidelity .....	Des Moines ..	Iowa.
Hawkeye .....	Des Moines ..	Iowa.
Iowa Merchants Mutual .....	Burlington ..	Iowa.
Iowa State .....	Kokuk ..	Iowa.
Merchants Brick Mutual .....	Des Moines ..	Iowa.
Merchants and Bankers Mutual Fire ..	Des Moines ..	Iowa.
Mill Owners Mutual Fire .....	Des Moines ..	Iowa.
Security Fire .....	Davenport ..	Iowa.
State .....	Des Moines ..	Iowa.
<b>OTHER THAN IOWA COMPANIES.</b>		
Aachen and Munich Fire—U. S. branch....	Chicago .....	Illinois.
Ætna .....	Hartford .....	Connecticut.
Agricultural .....	Watertown ..	N. w York
American .....	Boston .....	Massachusetts
American .....	Newark .....	New Jersey.
American Central .....	St. Louis .....	Missouri.
American Fire .....	New York .....	New York.
American Fire .....	Philadelphia ..	Pennsylvania.
Atlas Assurance—U. S. branch .....	Chicago .....	Illinois.
Baloise Fire—U. S. branch .....	New York .....	New York.
British America Assurance .....	Toronto .....	Canada.
Buffalo Commercial .....	Buffalo .....	New York.
Buffalo German .....	Buffalo .....	New York.
Caledonian—U. S. branch .....	New York .....	New York.
Citizens .....	New York .....	New York.
Citizens .....	Pittsburg .....	Pennsylvania.
Commercial Union Assurance—U. S. branch .....	New York .....	New York.
Concordia Fire .....	Milwaukee .....	Wisconsin.
Connecticut Fire .....	Hartford .....	Connecticut.
Continental .....	New York .....	New York.
Delaware .....	Philadelphia ..	Pennsylvania.
Detroit Fire and Marine .....	Detroit .....	Michigan.
Eagle Fire .....	New York .....	New York.
Equitable Fire and Marine .....	Providence .....	Rhode Island.
Erie Fire .....	Buffalo .....	New York.



## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Farmers Fire.....	York	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia ..	Pennsylvania.
Firemens.....	Newark ..	New Jersey.
Firemans Fund.....	San Francisco.	California.
Franklin Fire.....	Philadelphia ..	Pennsylvania.
German.....	Freeport.....	Illinois.
German Alliance.....	New York.....	New York.
German American.....	New York.....	New York.
Germania Fire.....	New York.....	New York.
Girard Fire and Marine.....	Philadelphia ..	Pennsylvania.
Glens Falls....	Glens Falls	New York.
Grand Rapids Fire.....	Grand Rapids..	Michigan.
Greenwich.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. branch ..	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford .....	Connecticut.
Helvetia Swiss Fire—U. S. branch.....	New York.....	New York.
Home.....	New York.....	New York.
Imperial—U. S. branch.....	New York.....	New York.
Insurance Company of North America.....	Philadelphia ..	Pennsylvania.
International.....	New York.....	New York.
Lancashire—U. S. branch.....	Chicago.....	Illinois.
Law Union and Crown Fire and Life—U. S. branch.....	New York.....	New York.
Lion Fire—U. S. branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe.....	New York.....	New York.
Liverpool and London and Globe—U. S. branch.....	New York.....	New York.
London Assurance Corporation—U. S. branch.....	New York.....	New York.
London and Lancashire Fire—U. S. branch.....	New York.....	New York.
Manchester Fire Assurance—U. S. branch.....	New York.....	New York.
Manhattan Fire.....	New York.....	New York.
Manufacturers and Merchants.....	Pittsburg .....	Pennsylvania.
Mechanics.....	Philadelphia ..	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants Insurance Co. in Providence.....	Providence ..	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Fire.....	Milwaukee.....	Wisconsin.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
National Fire.....	Hartford.....	Connecticut.
National Standard.....	New York.....	New York.
Netherlands Fire—U. S. branch.....	Hartford.....	Connecticut.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire.....	Manchester.....	New Hampshire.
Niagara Fire.....	New York.....	New York.
North British and Mercantile—U. S. branch.....	New York.....	New York.
North German Fire—U. S. branch.....	Chicago.....	Illinois.
Northern Assurance Co.—U. S. branch.....	New York.....	New York.
Norwood.....	New York.....	New York.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwalk Fire.....	Norwalk.....	Connecticut.
Norwich Union—U. S. branch.....	New York.....	New York.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. branch.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia ..	Pennsylvania.
Phenix.....	Brooklyn.....	New York.
Phoenix.....	Hartford.....	Connecticut.
Phoenix Assurance Co.—U. S. branch.....	New York.....	New York.
Providence Washington.....	Providence ..	Rhode Island.
Prussian National—U. S. branch.....	Chicago.....	Illinois.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FIRE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Queen Insurance Co. of America.....	New York.....	New York.
Reliance.....	Philadelphia.....	Pennsylvania.
Rochester German.....	Rochester.....	New York.
Rockford.....	Rockford.....	Illinois.
Royal—U. S. branch.....	New York.....	New York.
Royal Exchange Assurance—U. S. branch.....	New York.....	New York.
St. Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.
Spring Garden.....	Philadelphia.....	Pennsylvania.
Sun Insurance Office—U. S. branch.....	New York.....	New York.
Svea Fire and Life—U. S. branch.....	New York.....	New York.
Thuringia—U. S. branch.....	Chicago.....	Illinois.
Traders.....	Chicago.....	Illinois.
Traders Fire.....	New York.....	New York.
Transatlantic Fire—U. S. branch.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. branch.....	New York.....	New York.
Union Marine—U. S. branch.....	New York.....	New York.
United States Fire.....	New York.....	New York.
Victoria Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Western Underwriters Association—Incorporated.....	Chicago.....	Illinois.
Williamsburgh City Fire.....	Brooklyn.....	New York.
Wisconsin Fire.....	Milwaukee.....	Wisconsin.

## LIFE.

Aetna Life.....	Hartford.....	Connecticut.
American Union Life.....	New York.....	New York.
Bankers Life.....	Lincoln.....	Nebraska.
Central Life Assurance Society of the United States.....	Des Moines.....	Iowa.
Connecticut General Life.....	Hartford.....	Connecticut.
Connecticut Mutual Life.....	Hartford.....	Connecticut.
Covenant Mutual Life.....	St. Louis.....	Missouri.
Equitable Life Assurance Society of the United States.....	New York.....	New York.
Equitable Life Insurance Company of Iowa.....	Des Moines.....	Iowa.
Germania Life.....	New York.....	New York.
Home Life.....	New York.....	New York.
Iowa Life.....	Sioux City.....	Iowa.
Kansas Mutual Life.....	Topeka.....	Kansas.
Manhattan Life.....	New York.....	New York.
Massachusetts Mutual Life.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	New York.
Michigan Mutual Life.....	Detroit.....	Michigan.
Mutual Life Insurance Company of New York.....	New York.....	New York.
Mutual Benefit Life.....	Newark.....	New Jersey.
National Life.....	Montpelier.....	Vermont.
New York Life.....	New York.....	New York.
Northwestern Life and Savings company.....	Des Moines.....	Iowa.
Northwestern Mutual Life.....	Milwaukee.....	Wisconsin.
Pacific Mutual Life.....	San Francisco.....	California.
Penn Mutual Life.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual Life.....	Hartford.....	Connecticut.
Provident Life and Trust Company of Philadelphia.....	Philadelphia.....	Pennsylvania.
Provident Savings Life Assurance Society of New York.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Royal Union Mutual Life .....	Des Moines....	Iowa.
Security Trust and Life .....	Philadelphia...	Pennsylvania.
Travelers Life .....	Hartford .....	Connecticut.
Union Central Life .....	Cincinnati...	Ohio.
Union Mutual Life .....	Portland.....	Maine.
Union Life .....	Omaha.....	Nebraska.
United States Life.....	New York.....	New York.
Washington Life .....	New York.....	New York.

## ACCIDENT.

Preferred Accident .....	New York.....	New York.
Standard Life and Accident.....	Detroit .....	Michigan.
Travelers .....	Hartford .....	Connecticut.

## HAIL.

Alliance Hail and Cyclone Mutual.....	Austin .....	Minnesota.
Minnesota Farmers Hail .....	Minneapolis...	Minnesota.
State Mutual Hail.....	Winnebago City	Minnesota.

## CASUALTY.

Backers Mutual Casualty company .....	Des Moines....	Iowa.
Employers Liability Assurance corporation—U. S. Br.	Boston .....	Massachusetts.
Fidelity and Casualty company .....	New York .....	New York.
Hartford Steam Boiler Inspection and Insurance Co..	Hartford .....	Connecticut.
Lloyds Plate Glass .....	New York .....	New York.
London Guarantee and Accident—U. S. branch .....	Chicago.....	Illinois.
Metropolitan Plate Glass .....	New York .....	New York.
New Jersey Plate Glass .....	Newark.....	New Jersey.
New York Plate Glass .....	New York .....	New York.
Union Casualty and Surety company.....	St. Louis .....	Missouri.
United States Casualty company .....	New York .....	New York.

## FIDELITY.

American Bonding and Trust company .....	Baltimore..	Maryland.
American Surety Company of New York .....	New York .....	New York.
City Trust Safe Deposit and Surety company .....	Philadelphia..	Pennsylvania.
Fidelity and Deposit Company of Maryland .....	Baltimore .....	Maryland.
Guarantee Company of North America .....	Montreal ..	Canada.
Lawyers Surety company .....	New York .....	New York.
National Surety company .....	New York .....	New York.
United States Fidelity and Guaranty company .....	Baltimore.....	Maryland.

## STIPULATED PREMIUM AND ASSESSMENT LIFE INSURANCE ASSOCIATIONS.

Acme Life Insurance company .....	Marshalltown.	Iowa.
Additional Benefit Life association .....	Des Moines....	Iowa.
American Temperance Life Insurance association.....	New York .....	New York.
Ancient Order of United Workmen of Iowa .....	Waterloo .....	Iowa.
Bankers Life association .....	Des Moines....	Iowa.
Chicago Guaranty Fund Life society .....	Chicago.....	Illinois.
Chicago Life association .....	Des Moines ..	Iowa.
Connecticut Indemnity association .....	Waterbury ..	Connecticut.
Covenant Mutual Life association .....	Galesburg....	Illinois.
Des Moines Life association .....	Des Moines....	Iowa.
Economic Life association .....	Clinton .....	Iowa.
Equitable Mutual Life association.....	Waterloo .....	Iowa.
Farmers Life association .....	Des Moines....	Iowa.
Federal Life association .....	Davenport....	Iowa.
Fraternal Union Insurance association .....	Marshalltown.	Iowa.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

STIPULATED PREMIUM AND ASSESSMENT LIFE INSURANCE  
ASSOCIATIONS—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Fidelity Mutual Life association.....	Philadelphia..	Pennsylvania.
German-American Mutual Life association .....	Burlington ..	Iowa.
Hartford Life Insurance company.....	Hartford .....	Connecticut.
Iowa National Life association .....	Des Moines....	Iowa.
Illinois Life association .....	Chicago.....	Illinois.
Knights of the Globe Mutual Benefit association .....	Freeport.....	Illinois.
Knights Templars and Masons Life Indemnity Co.....	Chicago.....	Illinois.
Laboring Mens Co-operative Life association .....	Webster City..	Iowa.
Masonic Aid Association of Dakota.....	Yankton.....	South Dakota.
Masons and Odd Fellows Life association.....	Manchester....	Iowa.
Merchants Life association.....	Burlington ..	Iowa.
Midland Life association.....	Fort Dodge ..	Iowa.
Minnesota Scandinavian Relief association .....	Red Wing.....	Minnesota.
Ministerial Life association .....	Los Angeles...	California.
Mutual Benefit association .....	Toledo.....	Iowa.
Mutual Life association of Iowa .....	Red Oak.....	Iowa.
Mutual Reserve Fund Life association .....	New York.....	New York.
Mutual Aid Society of the German Lutheran Synod of Iowa and other states .....	Iowa City .....	Iowa.
National Life association.....	Hartford .....	Connecticut.
Northern Life association .....	Marshalltown..	Iowa.
Northwestern Life association .....	Chicago.....	Illinois.
Northwestern Life association .....	Minneapolis..	Minnesota.
Northwestern Life Assurance company.....	Chicago.....	Illinois.
Odd Fellows Annuity association .....	Des Moines....	Iowa.
Preferred Bankers Life Assurance company .....	Detroit .....	Michigan.
Piqua Mutual Aid and Accident association.....	Piqua.....	Ohio.
Security Mutual Life association .....	Binghampton..	New York.
Scandinavian Mutual Aid association.....	Galesburg .....	Illinois.
Southwestern Mutual Life association .....	Marshalltown..	Iowa.
United States Life association.....	Davenport....	Iowa.
Western Mutual Life association.....	Chicago .....	Illinois.

## STIPULATED PREMIUM AND ASSESSMENT ACCIDENT ASSOCIATIONS.

American Mutual Accident association.....	Oshkosh .....	Wisconsin.
Bankers Accident Insurance company.....	Des Moines....	Iowa.
Brotherhood Accident company .....	Boston .....	Massachusetts
Globe Accident Insurance association .....	Marshalltown..	Iowa.
Imperial Accident association.....	Des Moines....	Iowa.
Marshalltown Accident association .....	Marshalltown..	Iowa.
Masons Fraternal Accident Association of America...	Westfield .....	Massachusetts
Metropolitan Accident association .....	Chicago.....	Illinois.
National Accident society .....	New York.....	New York.
National Masonic Accident association.....	Des Moines....	Iowa.
North American Accident association .....	Chicago.....	Illinois.
Peoples Accident association.....	Westfield .....	Iowa.
Railway Officials and Employees Accident association.	Indianapolis..	Indiana.
United States Implement Dealers Accident association.	Council Bluffs.	Iowa.
United States Mercantile Indemnity association.....	Des Moines....	Iowa.
Western Accident association .....	Marshalltown..	Iowa.
Woodmen Accident association .....	Lincoln.....	Nebraska.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## FRATERNAL SOCIETIES OR ORDERS.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Ancient Order of United Workmen.....	Des Moines.....	Iowa.
American Guild.....	Richmond.....	Virginia.
Brotherhood of American Yeomen.....	Des Moines.....	Iowa.
Catholic Order of Foresters.....	Chicago.....	Illinois.
Columbian Hearthstone.....	Iowa City.....	Iowa.
Endowment Rank Knights of Pythias.....	Chicago.....	Illinois.
Fraternal Aid association.....	Lawrence.....	Kansas.
Fraternal Brotherhood of the World.....	Tipton.....	Iowa.
Fraternal Tribunes.....	Rock Island.....	Illinois.
General Assembly of American Benevolent association	St. Louis.....	Missouri.
Home Forum Benefit Order.....	Chicago.....	Illinois.
Imperial Mystic Legion.....	Omaha.....	Nebraska.
Iowa Legion of Honor.....	Cedar Rapids.....	Iowa.
Knights and Ladies of Golden Precept.....	Clinton.....	Iowa.
Knights and Ladies of Honor.....	Indianapolis.....	Indiana.
Knights and Ladies of Security.....	Topeka.....	Kansas.
Loyal Mystic Legion of America.....	Hastings.....	Nebraska.
Modern Brotherhood of America.....	Tipton.....	Iowa.
Modern Woodmen of America.....	Rock Island.....	Illinois.
Mutual Protective League.....	Litchfield.....	Illinois.
Mystic Workers of the World.....	Fulton.....	Illinois.
National Aid association.....	Topeka.....	Kansas.
National Benevolent society.....	Kansas City.....	Missouri.
National Union.....	Toledo.....	Ohio.
Northwestern Legion of Honor.....	Marengo.....	Iowa.
Prudent Patricians of Pompeii.....	Washington.....	Dist. Columbia
Royal Fraternal Union.....	St. Louis.....	Missouri.
Royal Highlanders.....	Aurora.....	Nebraska.
Royal Neighbors of America.....	Peoria.....	Illinois.
Sovereign Camp Woodmen of the World.....	Omaha.....	Nebraska.
Supreme Council Catholic Knights of America.....	Norfolk.....	Virginia.
Supreme Council Royal Arcanum.....	Boston.....	Massachusetts
Supreme Court of Honor.....	Springfield.....	Illinois.
Supreme Court Independent Order of Foresters.....	Toronto.....	Canada.
Supreme Hive Ladies of the Maccabees of the World..	Port Huron.....	Michigan.
Supreme Lodge Knights of Honor.....	St. Louis.....	Missouri.
Supreme Lodge National Reserve association.....	Kansas City.....	Missouri.
Supreme Lodge Western Bohemian Fraternal ass'n....	Cedar Rapids.....	Iowa.
Supreme Ruling Fraternal Mystic Circle.....	Philadelphia.....	Pennsylvania.
Supreme Tent Knights of the Maccabees of the World.	Port Huron.....	Michigan.
Supreme Tribe Ben Hur.....	Crawfordsville.....	Indiana.
Womans' Catholic Order of Foresters.....	Chicago.....	Illinois.

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